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SELF-PERCEPTIONS OF BLACK ENTREPRENEURSHIP IN A BLACK MAJORITY
RURAL CONTEXT – THE MISSISSIPPI DELTA

by

Timla Godiva Washington

A Dissertation
Submitted to the Graduate School,
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and the Department of Human Capital Development
at The University of Southern Mississippi
in Partial Fulfillment of the Requirements
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December 2017

SELF-PERCEPTIONS OF BLACK ENTREPRENEURSHIP IN A BLACK MAJORITY
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ABSTRACT

SELF-PERCEPTIONS OF BLACK ENTREPRENEURSHIP IN A BLACK MAJORITY RURAL CONTEXT – THE MISSISSIPPI DELTA

by Timla Godiva Washington

December 2017

This study explored questions regarding the perceived influences (agency and structural) to successful Black entrepreneurship according to Black entrepreneurs living in the counties in the Mississippi Delta where Black people are the majority of the population. The examination questioned Black entrepreneurs in 13 counties in the Mississippi Delta on the perceived impact of agency and structural factors (i.e., human capital, social capital, industry type, financial capital, intergenerational link, discrimination, state government, Black elected officials, access to resources, opportunity, location) in relation to their success. One finding was that agency factors are the leading perceived influence on the success of Black entrepreneurs in their entrepreneurial pursuits. The other finding was that structural factors are also perceived to influence Black people's entrepreneurial efforts in the region through the lack of access to opportunity and resources afforded in the region, viewed as a practice of state government and elected officials, and carried out in acts of discrimination towards Black people according to the personal experiences and perceptions of study participants. The overall conclusion was that being a Black majority does not automatically generate a perceived positive influence on Black business success unless Black people invest in their agency factors. Further research is recommended to increase knowledge of Black entrepreneurship and contribute to the body of literature. Additional, research is

recommended to be location based, designed as mixed methods, comparative longitudinal, or a replication of this study in a different but rural setting.

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Thank you to my father in heaven. You said it in your word and you stuck by me, your faithful servant, Timla (II Chronicles 20:17, KJV). For the last nine years, you placed a lot of people in my life while on this dissertation journey, and to them I owe a lot. Dr. Chad R. Miller, thank you for serving as my dissertation chair. You never allowed me to take the short cut and because of that, I have produced a dissertation I am proud of and I hope you are too. Dr. H. Quincy Brown, my APA guru and committee member. The support you gave me is beyond words and for that I am forever grateful. Dr. Dale L. Lunsford, my statistician committee member. Thank you for being ready and willing to give me feedback and guidance if I had any statistical challenges. Dr. Cyndi H. Gaudet, my department chair and committee member. I was good when I started this journey, now I am better. Thank you for forcing me to rise to the level of Ph.D. in my work, and my thinking. I promise you I am ready, willing and able to represent this caliber of degree.

Thank you to my entire family and friends. The support you gave me, big or small, was not insignificant. Fannie and Tonia, I may not always be there with you, but I will always be there for you, just like you were there for me. Last but certainly not least, my boss, United States Congressman Bennie G. Thompson (MS-02), I owe you a lot, that is all I can say. Urijah and I will be forever grateful to you for all that you have done for us.

“No one ever knows what they can do until they do it”. TGW

DEDICATION

“Everybody had a purpose and place.”

To my son: Urijah Nikita Key

You mean the world to me. You said, “Ever since I’ve known you ma, you have been in school.” You are right son, you were in the womb, so two bachelor’s degrees, one master’s degree, and now a Ph.D., plus you are 20 years old now. Son, I am finished.

Proverbs 1:8 KJV, Proverbs 22:6 KJV, and Psalm 46:1 KJV

To my dad: Thomas Lee “TL” Whiting

I share this doctoral degree with you. “You said, “education is expensive but without it daughter, they could buy you for a penny.” I am worth more now, dad. I thank God for

you! *Proverbs 12:2 KJV, and Proverbs 4:11-13 KJV*

To my friend: Marlon M. Vick

I share this doctoral degree with you too. You were there on day 1 through completion.

“I got your back!” *Proverbs 18:24 KJV, and Ecclesiastes 4:9-10*

To my mother: Gloria J. Washington

Your life, love, and sacrifices have not been in vain. You birthed a phenomenal woman.

Exodus 20:12, and Proverbs 31:25

To the number: 9

“...finality or judgement...perfect movement of God...the divine will.” *Astrovera.com*

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LIST OF ABBREVIATIONS

<i>CCBI</i>	Coahoma County Business Incubator
<i>DEBTS</i>	Debt Education for Business Transformation and Sustainability
<i>DRA</i>	Delta Regional Authority
<i>EDGE</i>	Empowering the Delta with a Growing Economy

CHAPTER I - INTRODUCTION

Black people have a strong history of entrepreneurial accomplishments in the United States despite slavery and segregation even though their return on investment has been minimal at best (Walker, 1998, 1999). The rationale for the low presence of Black businesses includes a gamut of explanations (e.g., educational, cultural, racial, financial, social, slavery, political, generational links, etc.; Bogan & Darity, 2008; Borjas & Bronars, 1989; Frazier, 1949; Light, 1972; Meyer, 1990; Walker, 1998). The literature indicates that Black people have a greater chance of being successful Black entrepreneurs when barriers are decreased, when opportunities are increased, and where they are the majority of the population (Boston, 1999; Kollinger & Minniti, 2006; Wagner, 2008).

According to Min (1987), there are three prerequisites to starting a business; one must possess (a) business information, (b) business training, and (c) start-up capital. Ethnic groups who possess these three attributes have an advantage over others (Min, 1987). The low presence of Black entrepreneurs is experienced all across the United States; some cities and areas are impacted negatively more than others and for different reasons (Meyer, 1990). Black entrepreneurship requires attention because of its potential to address some of the quandaries of Black America (Bates, 1989; Fairlie, 1999; Green & Pryde, 1990). Fairlie (1999) states, African Americans stand to benefit greatly from self-employment. The Mississippi Delta is not an exception; minority businesses' ability to compete has garnered attention (Joint Study Committee, 2010). The Mississippi Delta region is an area with its own racially oppressed history and high Black population since the early 1900s (Records Project, 2015); amid that racially oppressed history is the presence of Black entrepreneurs. It is also a region filled with stories of Black

entrepreneurs' experiences. The stories below represent the efforts of two Black entrepreneurs in two different eras in the Mississippi Delta.

Thompson (2014) found the following:

W. Byrd was a Black entrepreneur who lived in Sunflower County, Mississippi, in the 1940s. He never received any formal education, nor did he inherit any money. His parents were slaves. Byrd was born in the early 1900s, but by the 1940s he had achieved a high level of assets and wealth as a Black businessman in Sunflower County. His wealth included seven hundred acres of land; over twenty houses; and, in a community he started, two baseball fields, a store and gas station, and the ability to pay \$25,000 cash for a brand new John Deere cotton picker. He received no aid or assistance from the federal or state government. The only resources on which he relied were his own sweat, equity, and personal savings, and the Blue Back Speller book to teach him to read.

Hodges, personal communication, June 7, 2005:

O. Hodges is a Black female entrepreneur living in the Mississippi Delta. Her entrepreneurial pursuit began in 2005. She wanted to become a transportation broker in the trucking industry. Hodges said that she fulfilled the necessary requirement to operate as a transportation broker in Mississippi (e.g., licensing and educational classes). Her support for start-up came from friends as well as federal and state agencies. The Small Business Development Center helped her write a business plan that showed an investment return as soon as 6 months. During the first month of operating, Hodges earned approximately \$10,000. Her total start-up cost was around \$5,000. She was approved for a bank loan that was

backed by the Small Business Administration. Unfortunately, she was never able to experience the full success of her business because of a paperwork error on the side of the bank discovered the day she was due to sign for her loan. She said, “I did everything I was told. I followed everyone’s advice. I had my own home as collateral. I was approved, and the error was not my fault.”

Similar stories about Black entrepreneurial efforts are heard across the Mississippi Delta. Stories and experiences are mixed; nonetheless, stories have the tendency to impact Black entrepreneurs in their desire to be an entrepreneur and their entrepreneurial activity. Chapter I provide the background, problem, and the purpose for this study. Chapter II provides a literature review on the topic of the study, Black entrepreneurship.

Background of the Study

Economic development progress in the United States has always been the result of different ethnic groups taking advantage of opportunities (Gold & Darden, 2008; Min, 1996; Walker, 1998; Wilson & Portes, 1980). A number of authors have examined different ethnic groups and their enterprising efforts (Bates, 1997a, 2006; Min, 1987). There are differences among the various ethnic groups in terms of their minority business development. However, by the same token, it has been stated that ethnic groups have the ability to shape their own destiny by the choices and decisions they make (DuBois, 1899; Frazier, 1949; Glazer & Moynihan, 1970; Harlan, 1970). Ethnic groups of Asian descent are believed to exhibit solidarity, have access to capital, possess dedicated work ethics, and have protected enclaves (Light, 1972; Meyer, 1990; Min, 1987). Amish communities’ decision to maintain their cultural traditions has proven to be economically profitable for them in the United States (Butler, 2005). Wilson and Martin (1982) offer

the example of the business community inside American Cuban and Black communities. Wilson and Martin refer to American Cuban business communities as “highly interdependent industries” (p. 135) and the business environment of Black communities as “weakly interdependent industries” (p. 135). The disconnection of industries in the Black community that Wilson and Martin speak of may also explain why banks would be more willing to make loans to Cubans whose co-dependent industries have greater potential for international trade (Wilson & Martin, 1982, p. 156).

Contrary to Wilson and Martin’s position, there are African Americans who have demonstrated characteristically the same type of entrepreneurial spirit, individually and collectively, as other ethnic groups even in the “face of constant discrimination because of race” (Butler, 2005, p. 55). Unfortunately African Americans’ enterprising efforts are camouflaged with “flawed theoretical constructs” (p. xxi) that attempt to crowd out the past (Walker, 1998). However, cultural resources (information, skills, social networks, etc.) will affect how one manages and runs a business (Light, 1979). The success of any racial or ethnic group is determined by internal networks and intergenerational links which have the ability to transcend generations (Sowell, 1981). Boston (1999) suggest that understanding an ethnic business requires examining “opportunity structures, group characteristics, and strategies of interaction between opportunity structures and group characteristics” (p. 74).

Black people came to America possessing innate skills and abilities essential to survival; after all, they had to survive in their home country (Walker, 1998). The fact that Black people possessed certain skills and abilities upon entry into America was not unique. People, regardless of race or ethnicity, possess some level of skill and ability on

which they can expand and build (Bates, 1997a; Butler, 2005; Chen, 1980; Walker, 1998, 1999).

People are different in various aspects, and not everyone will choose to be an entrepreneur even with access to the same resources and similar conditions (Stewart, Watson, Carland, & Carland, 1998; Wennekers & Thurik, 1999). Many factors are believed to hinder the success of entrepreneurs such as race, access to money, education, and skill (Bates, 1997a; Feagin & Imani, 1994; Green & Pryde, 1990; Kollinger & Minniti, 2006; Walker, 1998). Some researchers think progress has been made in the Black community to support entrepreneurship and those factors that hinder are not as prevalent today as they were years ago (Bogan & Darity, 2008; Feagin & Imani, 1994). Black people, in particular, despite progress that has been made within the Black community and population still have low numbers of established businesses in comparison to other races of people (Bates, 1997a; Kollinger & Minniti, 2006). The question to be answered is why the persistent low number of Black businesses, even in regions where Black people are the majority in population numbers.

In regions where the economy is slow or certain racial groups have a low established business presence, entrepreneurship can spur economic growth; however, encouragement from leaders and communities to build entrepreneurial environments (Mojica, 2009). Low, Henderson, and Weiler (2005) suggest that rural areas should attract more “entrepreneurial breadth” (p. 68) which brings “high value” (p. 68) to the local economy. Two reasons for investing in entrepreneurial growth for rural or small areas are: (a) small populations allow small businesses access to a small customer base, and (b) the type of industry established and needed has the ability to add value in the

community (i.e., retail, construction; Low et al., 2005). Goods and services must be provided for all citizens (Bates, 2006; Blakely & Bradshaw, 2002; Shane, 2005). “An economy built to last is one where we encourage the talent and ingenuity of every person in this country” (Obama, 2012, para. 6). Therefore, it is helpful to understand the factors (agency and structural) in American society that may impact entrepreneurs in order to overcome those factors (Boston, 1999; Moynihan, 2013; Pryde, 1990).

The state of the Black community in America is one that is haunted by lingering negative issues (Walker, 1998; Moynihan, 2013). There must be an intervention by leaders and advocates to the challenges and needs of the Black community (Moynihan, 2013). Failing to address those challenges would result in consequences displayed through generational links of self-perpetuating poverty, increased crime, a further breakdown of the family, labor market issues, low skill, poor education, and an increase in high school dropout rates (Moynihan, 2013). It can no longer be business as usual. There has to be a strategic plan that feeds into action steps to correct and revive Black America (Moynihan, 2013). This requires addressing external factors which are the structural factors and internal factors which are the agency factors, both considered to have underlying effects on Black America (Chen & Cole, 1988; DuBois, 1899; Green & Pryde, 1990; Greene, 1942; Harmon, 1929; Harris, 1968; Jung, 2008; Loewen, 1971; Strickland & Weems, 2001; Walker, 1998; Woodson, 1922).

Statement of the Problem

In cases where Black people are the majority in population, research indicates an increased presence of Black entrepreneurs (Boston, 1999; Wagner, 2008), yet this has not been the case in the Mississippi Delta (U.S. Census Bureau, 2007 Survey of Business

Owners, n.d.). African Americans have the highest failure rate of small businesses and entrepreneurial activity of minority groups they have been compared to and fewer start-ups all across the United States (Bates, 1997a; Bogan & Darity, 2008; Boyd, 1990; Fairlie & Meyer, 2000; Kollinger & Minniti, 2006; Meyer, 1990; O'Hare, 1990). Black business existence or the reasons for their failure must not be considered insignificant (Walker, 1998). Various factors impact the entry and failure rate of small businesses and entrepreneurial activity in Black America (Dunn & Holtz-Eakin, 2000; Fairlie, 1999). Rural areas that embrace entrepreneurs and the value they bring to communities benefit but find it difficult to produce and retain *high-value* entrepreneurs (Low et al., 2005, p. 62). Locations that are successful in producing “high-value entrepreneurs typically offer a core urban area, a base of human and financial capital, amenities, and infrastructure that support entrepreneurial development” (Low et al., 2005, p. 62). Some researchers think the solution to wealth is an individual’s or group’s access to and acquisition of agency factors that can contribute to entrepreneurial success such as human, financial, social, and political capital, among other personal attributes (Fairlie & Meyer, 2000; Fairlie & Robb, 2007b).

Studies have explored agency factors (e.g., human capital) and structural factors (e.g., institutional discrimination) to understand their impact on Black entrepreneurship (Bogan & Darity, 2008; DeVaney, Anong, & Yang, 2007; Feagin & Imani, 1994; Kollinger & Minniti, 2006). Still, not much is known about Black entrepreneurship outside of the understanding that not everyone will be successful (Shane, 2008). Additionally, many postulated theories (e.g., social capital theory, human capital theory, systems theory, cultural theory, disadvantage theory, enclave theory, opportunity

structures theory, middleman theory) attempt to explain entrepreneur characteristics and societal requisites (Becker, 1962; Bonacich, 1973; Casey & Christ, 2005; Delta Regional Authority, 2012b; Fairlie & Robb, 2007a; Glaeser, Laibson, Scheinkman, & Soutter, 2000; Hsu, 2007; Krishna & Uphoff, 1999; Lichtenstein & Lyons, 2001; Light, 1972, 1984; Light & Gold, 2000; Portes, 2000; Seghers, Manigart, & Vanacker, 2012; Wilson & Portes, 1980).

The consequences of not learning why Black businesses fail and devising a plan of response to positively impact Black entrepreneurship and small businesses could result in higher unemployment rates, a steady decline in the presence of Black businesses, underdeveloped skills and lost talent in the Black population, and a greater economic decline in the Black community (Bogan & Darity, 2008; Kolliner & Minniti, 2006; Mojica, 2009; and Moynihan 2013). Experiences about Black entrepreneurship in the Mississippi Delta are stored in the minds of Black entrepreneurs in the Delta, who can best provide insight into their lived entrepreneurial experiences.

Urban locations (e.g., Atlanta, GA) have demonstrated that Black people are the majority in population there is an increase in the presence of Black entrepreneurs (Boston, 1999). The Mississippi Delta, which is majority Black populated, has not seen an increase in Black owned businesses, and this study offers an opportunity to learn why. African Americans small businesses on average have a higher failure rate in comparison to other minority groups (Bates, 1997a; Bogan & Darity, 2008; Boyd, 1990; Fairlie & Meyer, 2000; Kollinger & Minniti, 2006; Meyer, 1990; O'Hare, 1990). Issues affecting Black America include a lagging economy, poor communities, low human capital, and the disappearing of Black owned businesses (Brimmer, 1988; Bogan & Darity, 2008),

and is a possible solution for reviving Black communities and the Black population. That is why it is important to understand perceived influences and barriers to successful Black entrepreneurship in a Black majority rural context.

Purpose of the Study and Research Question

The purpose of this research was to understand Black entrepreneurship in the Mississippi Delta from the self-perceptions of Black entrepreneurs living in the region. This research explored the following question: what are the perceived influences and (agency and structural) to successful Black entrepreneurship according to Black entrepreneurs living in the counties in the Mississippi Delta where Black people are the majority of the population? Regardless of location, entrepreneurs are important to the economy (Mojica, 2009). Since entrepreneurs are important and “perception is reality” (p. iv), the people charged with the responsibility of helping to improve the lives, work environment, and communities in the Delta must listen to the self-perceptions of Black entrepreneurs and business owners, since they are the majority population of the region (Delta Regional Authority, 2012c, p. iv). Their personal experiences and suggestions can be valuable for improving the Black business environment in the region (Boston, 1999; Sanders, 1982; Sowell, 1981). Understanding the problems can contribute to a “better quality of life for the Delta’s citizens” (p. iv). From 1990 to 2013, the Mississippi Delta experienced persistent population declines with small variations among counties (U.S. Census Bureau Population Division, n.d.; U.S. Census Bureau U.S. Department of Commerce, n.d.).

Six research objectives guided this research in gathering data to understand Black entrepreneurship in the Delta.

- RO1: Describe Black entrepreneurship in counties in the Mississippi Delta where Black people are the majority of the population.
- RO2: Describe the characteristics of 30 Black entrepreneur participants.
- RO3: Determine if agency factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*desire to be an entrepreneur*).
- RO4: Determine if agency factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*entrepreneurial activity*).
- RO5: Determine if structural factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*desire to be an entrepreneur*).
- RO6: Determine if structural factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*entrepreneurial activity*).

Conceptual Framework

The conceptual framework on which this study is built is the perceived influences (agency and structural) to successful Black entrepreneurship according to Black entrepreneurs in the Mississippi Delta (Figure 1). The perceived impact of agency factors (Box 1) and structural factors (Box 2) on Black entrepreneurship were examined to understand Black entrepreneurs' *desire to be an entrepreneur* (Box 3) or their *entrepreneurial activity* (Box 4). The final box (5) depicts the perceived influence of agency and structural factors on Black entrepreneurs' success or non-success.

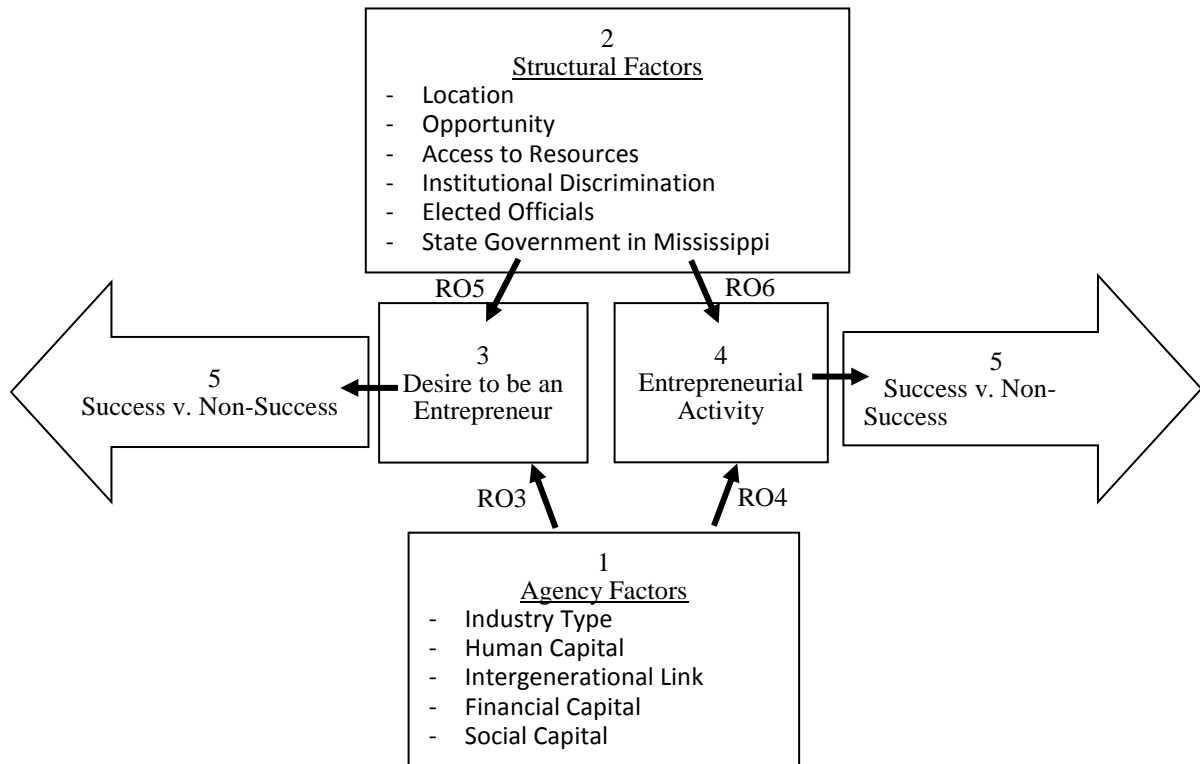


Figure 1. Conceptual Framework.

Note: Conceptual relationships between agency and structural factors and their success or non-success on Black entrepreneurship in the Mississippi Delta. Squares 1 and 2 represent the determinants of structural and agency factors' influence on squares 3 and 4 which are the actions of Black entrepreneurs in the Mississippi Delta in contributing to square 5, resulting in either the individual's success or non-success.

Significance of the Study

This study has the potential to contribute to the existing body of research and knowledge on Black entrepreneurship in several ways. It can serve as evidence of the perceived impact of Black majority communities on Black entrepreneurship success. It can provide knowledge that can help increase the success of Black entrepreneurship. The results of this study may also serve to guide communities who desire to improve entrepreneurial success. This study has the potential to serve as a tool to local leaders,

policymakers, and advocates to mitigate the influences (agency and structural) that impact the perceived success of the Black entrepreneurship.

Delimitations and Limitations of the Study

Delimitations and limitations are inherent in every study; they set the boundaries, exceptions, reservations, and qualifications (Creswell, 1994). The narrowing of this study to the specific Mississippi Delta region was based on a lengthy literature review of the subject matter to identify similar studies conducted for this region. Census data for all 82 counties of Mississippi helped identify counties particularly in the Mississippi Delta region with Black majority population. A major limitation of the study was the potential lack of access to Black entrepreneurs in the Mississippi Delta through a database or resource (e.g., agency). The pilot study revealed limitations in sampling the population. The Black entrepreneurial and business population in the Mississippi Delta is one that is not considered easily identifiable. Therefore, the pilot study helped to identify and test some of the limitations and delimitations prior to the actual study. The delimitations helped structure the methodology, identify the targeted population, and develop the data collection plan. The limitation of the study was identifying sufficient number of Black entrepreneurs and having access to the Black entrepreneurs for this study.

Definition of Key Terms

Throughout this study are key terms relevant to this study. They are defined to provide understanding of their meaning as used in this study.

Agency factors refers to the ability within the person. It is the “free will and freedom” of individuals to act utilizing forces within their ability to that allows them to

make choices and act upon those choices and opportunities (e.g., education, personal wealth; Barker, 2012, p. 240).

Entrepreneur(s) and how they are viewed depends on the person defining them. Entrepreneurs are innovators (creators of change) with ideas they turn into profit making opportunities (Schumpeter, 1947). An entrepreneur is one who “organizes, manages and assumes the risks of a business or enterprise” (Merriam-Webster, n.d.). An entrepreneur is one who “organizes and manages any enterprise, especially a business, usually with considerable initiative and risk” (Dictionary, n.d.).

Small businesses are for-profit making entities classified by the Small Business Administration that meet certain numerical size standards based on annual receipts in millions of dollars (\$0.75 - \$38.5) and the number of employees (500 – 1500) depending on the industry (Small Business Administration, 2017).

Structural factors refer to forces outside of the person. They are “constraining patterns” within society that limit a person’s ability to act independently and freely upon opportunities (e.g., discrimination, public policy; Barker, 2012, p. 15).

Chapter Summary

Research supports the need to increase the presence of U.S. Black owned businesses and support Black entrepreneurship in America (Boston, 1999; Moynihan, 2013). However, over the years, the growth of Black of business has declined, even in the Black community. Research has examined why Black owned businesses have declined (Kollinger & Minniti, 2006; Lofstrom & Bates, 2013; Mangum, 2010). To understate Black businesses or Black entrepreneurs decline, or to not take in account the self-perceptions of Black entrepreneurs and business owners, regarding America

jeopardizes its own future as well as that of the Black community (Moynihan, 2013).

Until America becomes “one nation indivisible,” the Black business experience cannot be subsumed and generalized within the context of the White experience (Walker, 1998, p. xxxiii). This chapter presents an introduction to the topic of interest, Black entrepreneurship in the Mississippi Delta, a location not yet the focus for Black entrepreneurship research and where counties are heavily populated with African Americans as the majority of the residents. Black people have a history of entrepreneurship, and they have overcome great obstacles (Walker, 1998). The presence of Black businesses and entrepreneurs has increased, but gaps still exist, and factors (structural and agency) hinder their success.

Chapter II shares an overview of the literature on Black entrepreneurship. Research findings are presented in Chapter II Black entrepreneurship across the United States. The findings have covered Black entrepreneurship's role in the economy, impact of public policy, financial resources and assets of Black people, impact of personal education and skill, characteristics of entrepreneurs, and entrepreneurship in Mississippi.

CHAPTER II - A SYNTHESIS OF THE LITERATURE

This literature review on Black entrepreneurship seeks to identify paradigms and trends affecting the success of entrepreneurship among African Americans. This review shows extensive research on entrepreneurship in general within the United States, including that of minorities but particularly Black entrepreneurs. A rich stream of the literature examines the reasons why Black entrepreneurs are less successful in business than other ethnic groups. The reasons cited for this lack of success among Black entrepreneurs include agency and structural factors such as human capital, location, discrimination, financial capital, family structure, industry, social capital, and culture (Bogan & Darity, 2008; Fairlie, 1999; Feagin & Imani, 1994; Hout & Rosen, 2000; Volery, 2007). Research results indicate the reality that being a minority can be a structural factor for Black people (Butler, 2005). The literature does not include studies focusing on agency and structural factors affecting Black entrepreneurs in the Mississippi Delta.

This chapter details an extensive literature review on the subject of Black entrepreneurship. It highlights factors of relevance to the efforts of Black entrepreneurs. These are factors which have the possibility of hindering Black entrepreneurs' efforts to become successful or those that contribute to their success. Those factors include but are not limited to education, financial resources, government and public policy, and entrepreneurship in the State of Mississippi.

Two examples referenced in this document have set precedence for economic progress in Black majority populated communities: the City of Atlanta with their proactive approach to affirmative action and the City of Richmond's position on minority

set-asides. By 1970 the City of Atlanta was 51% Black (Boston, 1999). During this time frame, Atlanta implemented the first known program to address structural barriers impeding Black entrepreneurs' ability to engage in economic opportunities available with the city (Boston, 1999). The results of Atlanta's actions proved that the benefits outweighed the costs. The project showed that when opportunities are available and structural factors are removed, entrepreneurs will respond, regardless of race (Boston, 1999). Since the Atlanta decision, several other major cities have adopted similar programs (Boston, 1999).

Richmond, Virginia, was one of the cities that followed Atlanta's example. In 1983, the Richmond city council approved a similar Affirmative Action plan like Atlanta to address racial disparities in public contracting. The city had a 50% Black population rate, but less than 1% of its public contracts were awarded to Black citizens (Boston, 1999). Richmond had a 30% set-aside rule making construction contracts available to minorities (Boston, 1999). The United States Supreme Court deemed the City of Richmond's actions unconstitutional. The court made the point to say that to establish such a rule is unjust because the citizens of Richmond live in a society referred to as a "dream of a Nation...where race is irrelevant to personal opportunity and achievement" (In sum, none of the evidence...Section III-B, para. 19) therefore, allowing the city to award public contracts on claims of race which are "inherently unmeasurable claims of past wrongs" (In sum, none of the evidence...Section III-B, para. 19; *Richmond v. J. A. Croson Co.*, 1989) was not enough and in fact discriminatory.

Who is an Entrepreneur? What is Entrepreneurship and Does It Matter? Before advancing further in the literature review, it is necessary to see how researchers define

and what they are saying about entrepreneurs and the art of entrepreneurship. Stewart et al. (1998) say that “relatively little is known” (p. 190) in spite of progress through research including what an entrepreneur is. People have different characteristic traits, and their entrepreneurial actions can likewise be diverse (Wennekers & Thurik, 1999). Not everyone will be an entrepreneur or engage in entrepreneurship even under similar conditions (Stewart et al., 1998) because “Some simply have what it takes...and some do not” (Bradford, 2014, p. 3).

Entrepreneurship matters because the money that is generated from business activity supports local economies. Societies that do not support entrepreneurship fail to grow and prosper (Bjornskov & Foss, 2008). Entrepreneurs are creators and doers willing to take the chance on an economic opportunity (Lyons, 2004). They do so by engaging in entrepreneur-type behavior and activities (Wennekers & Thurik, 1999). These are the types of behavior and activities which have the potential to lead to economic growth for the individual and society (Schumpeter, 1947). Based on the literature research, it appears entrepreneurship is important in the United States and has been the topic of discussions and research for years.

A Perspective of Black Entrepreneurship across the United States

Black entrepreneurs have a strong and identifiable business history in America that is “nested within the realities of racism, prejudice, and discrimination...which has been overlooked by contemporary scholars” (Butler, 2005, p. 41), and have always contributed to the American economy as established business owners (Walker, 1998, 1999). However, entrepreneurship persists as “formidable obstacle” for Black people (Bogan & Darity, 2008, p. 2001). Feagin and Imani (1994) explain that oftentimes

obstacles haunt Black people with “memories of racial oppression” (p. 569) for which many have “endured silently” (p. 569) as it “insidiously” (p. 581) awaits to undermine them through “institutional racism (p. 565).” Chen and Cole (1988), in their research on ethnic enterprise financing, report banking discrimination as being true but only when Black owned banks presented themselves as competition for the clientele; then “more capital is made available to Black businesses and at lower cost” (p. 121). The Atlanta, Georgia, Affirmative Action Project demonstrated “that entrepreneurship is not dependent upon the culture of a people, and developing black-owned businesses can be accelerated if racial barriers are reduced” (Boston, 1999, p. 3).

On the national average, Black people made up only 2.3% of the 14.5 million businesses across the United States “trailing not only Whites but other minority groups” (O'Hare, 1990, p. 93); furthermore, Black businesses were smaller. A study involving rural areas across 12 southern states indicated Black entrepreneurs owned 38,545 businesses of the 141,822 owned businesses across those states (O'Hare, 1990). The low rate of Black business ownership coexisted with the low demand for Black products, lack of access to capital, and low personal human capital (O'Hare, 1990). In 1965, the Moynihan report raised concerns about Black America (Moynihan, 2013). Nearly 48 years later, a new report has been released acknowledging progress in the Black community but admits that challenges are just as real today. In fact, the report says that if the United States continues to crawl in response to the issues facing Black America, “we can spend the next 50 years lamenting our continued lack of progress” (Acs, Braswell, Sorensen, & Turner, 2013, p. 22). The effects of poverty, low human capital, among to

say the least would also manifest throughout the Black community, in Black businesses, and in the mainstream economy (Acs et al., 2013).

Brimmer (2002), in a four year (1962-1966) assessment and observation of the economic conditions of the Black community, made predictions based on the current state of Black America. Brimmer (2002) predicts that the decline of Black businesses will be due to being established under segregated rule which denies them access to the experience they would have received by operating in broad stream competition. The key to Black businesses' ability to compete in mainstream competition is for them to invest in their own human capital through means of education and wealth accumulation (Brimmer, 2002).

Boston's (1999) study investigates affirmative action and Black entrepreneurship in the city of Atlanta to address minority procurement opportunities (e.g., market entry, growth, financial support) within the city. The city's aim was to increase the presence of Black businesses and their participation in mainstream economy as well as improve the Black community. Leaders knew that if the city were going to prosper, such factors as public policies, social issues within the Black community, poverty, and minority opportunities had to be the elephants in the room and not shied away from. Opportunities combined with the presence of normal rewards for risk-taking, and entrepreneurship is not dependent upon culture but rather influenced by racial barriers that exist; therefore, when racial barriers are removed, "*opportunity matters!*" (Boston, 1999, p. 7). Green and Pryde (1990) declare that if entrepreneurs are given the chance to act on available "opportunity structures" (p. 13), they will respond, and those who are successful can help transform economies to new stages of development.

Black Businesses and the Economy

Black businesses are necessary in the economy, whether on the national, state, or local level (Low, Henderson & Weiler, 2005; Mojica, 2009; Obama, 2012). However, gaps remain among ethnic groups (Butler, 2005). Research has shown that Black people are more intrigued by entrepreneurship and more optimistic than other ethnic groups yet are more distraught as a consequence of uneven barriers (Kollinger & Minniti, 2006). Black entrepreneurship is also considered a viable option for reducing the unemployment rates and poverty (Bates, 1993; Kollinger & Minniti, 2006). Communities with a large proportion of the population receiving unemployment benefits tend to experience a diminished level of nascent entrepreneurial activity (Kollinger & Minniti, 2009). Bogan and Darity (2008) imply that when communities are overcome by vast amounts of poverty, it is difficult to generate the cash flow needed for business growth; the same is true for monies that enter the ghettos (Bates, 1989). Bates defines ghettos as poverty-stricken areas suffering from severe capital drains and having weak internal income flows, areas where the most educated and talented residents leave rather than stay. A 2013 census report on income and poverty showed 27.2% of all African Americans in the country lived in poverty compared to the national average of 15.9% of all people (DeNavas-Walt & Proctor, 2013).

Black Businesses and Public Policy

Research confirms the lack of balanced public policy as a contributor to the low presence of Black businesses (Bogan & Darity, 2008). Policies must promote the “expansion of specific kinds of Black enterprises that are growing, generating jobs and hiring in inner-city areas” (Bates, 2006, p. 227). Small businesses and entrepreneurs

need access to capital; therefore, it is essential to ensure policies support it (White House National Economic Council, 2012). Monetary constraints imposed by unfair policies should be resolved because they hinder Black entrepreneurs and business owners' ability to start and grow businesses and averts access to markets (Bates, 2006). Political barriers can impede Black-owned businesses from reaping "economic opportunities" (p. 3), even though Black elected officials have shaped positive change in terms of reducing those barriers (Mangum, 2010).

The value of Black entrepreneurship in America is undetermined and unsupported. Researchers have questioned whether or not the level of contribution by Black entrepreneurs and their businesses is worth the investment (Blakely & Bradshaw, 2002; Fairlie & Robb, 2007b). Having lower wealth and assets could negatively impact the ability to access financial capital for business formation and success. Robb and Fairlie (2007) failed to determine if having less start-up capital is "primarily driven by constraints in their ability to obtain financing" (p. 59). Gaps in wealth and assets exist between Black and White people (Altonji & Doraszelski, 2005; DeVaney et al., 2007). At one time, the median net worth of White people was eleven times higher than that of Black people, and 50% of all Black households had less than \$6,166 in net worth while White households had roughly \$67,000 in net worth (Robb & Fairlie, 2007). In summary, the research shows there are various opinions on the value of Black entrepreneurship. The literature review reaffirms there is still more to learn about Black entrepreneurship, and the research highlights Black entrepreneurship as an asset to the economic viability (i.e., growth and employment) of Black communities (Bates, 2006; Wagner, 2008).

Black Entrepreneurs' Financial Portfolio

Evidence indicates that Black entrepreneurs historically relied less on banks than Whites did for start-up capital (Robb & Fairlie, 2007). Black entrepreneurs reported a reliance on credit cards, family and friends, and the little equity they had in personal belongings (Bates, 1997a, 1997b; O'Hare, 1990; Robb & Fairlie, 2007). This difference in why Black business owners relied less on banks in comparison to White business owners is believed to be because Black businesses of all types appear to require little money to start and are viewed as being less successful; therefore, investors "will rationally decline to invest in those businesses" (Robb & Fairlie, 2007, p. 60). However, racial disparities that exist in lending practices have more to do with personal wealth than simple racial discrimination (Robb & Fairlie, 2007). Harris (1968) asserts that people have been arguing for years that discrimination in lending has negatively impacted the success and failure of Black people in business from start to growth. In contrast, Light (1972) feels the race card is losing its strength to explain the enormous gap between Black and Whites exit rates. Light (1972) found that only a small percentage of Black business owners reported going to the bank for a loan to start their businesses. The majority of them relied on monies from family and friends for their business, not banks; this trend infers that institutional discrimination is not a major issue (Robb & Fairlie, 2007).

Black Entrepreneurship and the Black Family Structure

The deterioration of the Black family has had an enduring impact on the Black family structure and has weakened Black family ties (Fairlie & Robb, 2007a; Fairlie & Robb 2007b; Moynihan, 1965). The absence of having a self-employed parent or family

member in the home decreases the probability of an individual becoming self-employed. This absence decreases the opportunity for passing down a self-employment legacy or inheritance (Bates, 1997a; Fairlie & Robb, 2007b). The absence of a self-employed family member is attributed to the lack of cultural business tradition or another form of intergenerational link where one can learn and gain the necessary experience for being self-employed and an entrepreneur (Fairlie & Robb, 2007b; Hout & Rosen, 2000).

Intergenerational family wealth can influence one's decision to become self-employed because it provides access to wealth for start-up capital (Bates, 1997a, 1997b; Dunn-Holtz & Eakin, 2000). Researchers believe the intergenerational link has influence on Black entrepreneurship and small businesses success and failure. The intergenerational transfers of skills and knowledge can influence one's decision as it relates to entrepreneurship and small business development (DeVaney et al., 2007; Fairlie, 1999). These are transfers such as one's knowledge, behavior, values, desire to become self-employed and other human capital assets' influence on wealth, skill development and training, education, and inheritance of a family business.

Dunn and Holtz-Eakin (2000) conducted a study on intergenerational transfers from parent to child on being self-employed, investigating the relationship between the wealth and human capital of parents and their children's decision to become self-employed. Dunn and Holtz-Eakin (2000) found that human capital transfer of applicable experience and managerial skills, not financial capital, had a stronger impact on children's decision to be self-employed. The intergenerational transfer of financial capital turned up fundamentally distinctive when it came to gender. The intergenerational transfer of financial capital was not that influential on a young male's

decision to transfer from a wage and salary job to self-employment (Dunn & Holtz-Eakin, 2000).

Black Entrepreneurs and Education

In regard to influence of education on Black businesses and their owners, Fairlie and Robb (2007a) report a strong positive relationship between business outcomes and education level for both males and females. Numerous examples of successful entrepreneurs in America exist who either dropped out or never attended high school or college (e.g., Mark Zuckerberg, founder of Facebook; Shawn “Jay-Z” Corey Carter, Rapper; Madam C. J. Walker, founder of Black beauty hair care products; Martins, 2013). Education increases the chances of one becoming an entrepreneur, but that chance decreases after a graduate degree: “go to school – just don’t get a Ph.D.” (Shane, 2008, p. 47). Majoring in entrepreneurship in college does not increase the person’s chances of becoming an entrepreneur over acquiring the skills and knowledge necessary through hands-on work experiences (Shane, 2008). Only a 2.4% to 6.5% difference existed in the performance of new owned businesses and the education level when comparing Black and White people (Shane, 2008).

The previous section discusses factors involving Black entrepreneurs and entrepreneurship in America. The research reveals that Black businesses and Black entrepreneurs contribute to and remain an important part of the economic fabric of this country (Walker, 1998). American cities, leaders, researchers, advocates, and Black entrepreneurs must continue to garner attention on the value they can bring to black communities, Black families, and the U.S. economy.

Literature Gaps: Agency and Structural Factors in the United States

The Agency Factors Debate

The realities of entrepreneurial achievement include both agency and structural factors. Agency factors refer to people being in control of making the choice to be entrepreneurs and establish their own business (Barker, 2012). Specific factors whose influences on becoming an entrepreneur are still being argued such as having access to a self-employed parent or family member, educating yourself, or acquiring the necessary training and skill (Brimmer, 1988; Fairlie & Robb, 2007b). Another point included in the discussion on the influence of entrepreneur agency factors is “the lack of Black traditions in business” within the Black community and family – the intergenerational link in business ownership (Fairlie & Robb, 2007b, p. 291). Evidence indicates a perpetual pattern of low individual characteristics (e.g., education, assets levels, family structure, self-employed parent) cycling through generations within the Black community and family (Fairlie, 1999; Hout & Rosen, 2000). Little evidence exists as to whether or not these patterns (e.g., education, self-employed parents, business inheritance, family structure) have any bearing on the outcome of Black-owned businesses (Fairlie & Robb, 2007b). A variety of researchers have explored individual characteristics of Black people, but according to Fairlie and Robb (2007b), there is difficulty in “finding a nationally representative data set that includes a large enough sample of Black firms and information on family business ownership, prior work experience in family businesses, and business inheritances,” which is intergenerational transfer of necessary skills and knowledge (p. 291). The intergenerational link explores the “acquisition of general and

specific business human capital” from having access to a self-employed parent or family member (Fairlie & Robb, 2007b, p. 308)

Singh and Crump (2007) conducted a study on the education attainment of Black people, suggesting that attention be given to improving Black educational achievement in order to improve the rate of Black entrepreneurship. Education was among other agency factors examined (Singh, et al., 2007). Other agency factors included personal wealth, access to capital, and liquidity constraints (Altonji & Doraszelski, 2005; DeVaney et al., 2007). Researchers have acknowledged the personal attributes of Black entrepreneurs and business owners are important individual factors to pursue entrepreneurship. However, some individual factors should be viewed as collective issues within the Black community that need to be addressed as a whole. Although the Black community has achieved tremendous growth in many areas, it still underperforms when compared to other ethnic and racial groups and their communities (Bates, 1997a; Butler, 2005; Butler & Herring, 1991).

Additional agency factors thought to affect Black families which impact Black business owners are low financial wealth, low liquid assets, poverty, credit issues, unlikelihood to own homes, low home equity, and lack of education (DeVaney et al., 2007). Nonetheless, who will be a successful entrepreneur is a question that no one has answered yet (Teal & Carroll, 1999). Based on a 2000 study by Fairlie and Meyer, “black self-employment rate has not changed much relative to the white self-employed rate over the last 20 years or, for that matter, over the last 80 years” (p. 645). This is in spite of gains in education among Black people (Fairlie & Meyer, 2000). Nonetheless,

leaders should be giving attention to the “effects of social, political, economic and structural factors on minority business development” (Silverman, 1999, p. 829).

Low wealth, levels of education, and personal assets, as well as the lack of influence and support received from having a self-employed father, are seen as agency or internal factors impacting Black business success and failure (Fairlie, 1999; Fairlie & Meyer, 2000). Despite the proclaimed low rate of return on income and the foreseen barriers one may have to endure, entrepreneurship, according to Bogan and Darity (2008), has been a viable option for some ethnic groups looking for economic progress. Access to financial capital coupled with strong human assets are “prerequisites for success” when it comes to being self-employed (Bates, 1997a, p. 15). In particular, Bates (1997a) believed that the individual’s training, work experience, and skill of a person have a strong bearing on the person’s ability to acquire loans. Those individuals who lack the prerequisites for self-employment (e.g., business knowledge and capital) and nevertheless are willing to risk and venture into self-employment tend to commerce in “small-scale niches” and have higher failure and exit rates (Bates, 1997a, p. 104). The majority of businesses started by Black people are not appealing to lenders when considering the individual’s agency factors (e.g., business low profitability potential and low financial capital; Bates, 1997a). Table 1 is a listing of authors and their studies on agency factors and entrepreneurship as it relates to the Black population.

Table 1

Agency Factors and Black Entrepreneurship

Agency Factor	Authors
Financial Capital (i.e., <i>Liquidity Constraints, Personal Wealth and Assets, Lack of Inheritances</i>)	Robert Fairlie, R1 (1999) Timothy Bates, R1 (1997) William O'Hare, R1 (1990) Joseph G. Altonji, R1 & Ulrich Doraszelski, R1 (2005) Sharon DeVaney, R1, Sophia T. Anong, R2, & Yuan Yang, R3 (2007)
Socio-Economic Barriers	Robert Fairlie, R1 (1996) Bruce Meyers, R1 (1990)
Family Structure & Dynamics (i.e., <i>Single Parent Homes, Access to Self-Employed Parent(s) or Family Member, Mentoring</i>)	Robert Fairlie, R1 (1999) Michael Hout, R1 & Harvey Rosen, R1 (2000) Nathan Glazer, R1 & Daniel Moynihan, R1 (1970) Robert Fairlie, R1 & Alicia Robb, R1 (2007)
Culture (i.e., <i>Lack of Business Tradition, Cultural Theory</i>)	W.E.B. DuBois, R2 (1899) E. Franklin Frazier, R2 (1957) Vicki Bogan, R2 & William Darity, Jr., R2 (2008) Ivan Light, R1 & Carolyn Rosenstein, R1 (1995)
Human Capital (i.e., <i>Education, Intergenerational Link, Training, Work Experience, Skill</i>)	Michael Hout, R1 & Harvey Rosen, R1 (2000) Timothy Bates, R1 (1990 & 1997) Robert Fairlie, R1 (1999) William O'Hare, R1 (1990) Andrew Brimmer, R2 (1988) Robert R. Singh, R3 & Micah E. S. Crump, R2 (2007) Robert Fairlie, R1 & Alicia Robb, R1 (2007) Arnout Seghers, R3, Sophie Manigart, R3, & Tom Vanacker, R3 (2012)

Joseph G. Altonji, R1 & Ulrich
Doraszelski, R1 (2005)
Sharon DeVaney, R1, Sophia T. Anong,
R2, & Yuan Yang, R3 (2007)
Thomas Sowell, R2 (1981)

Social Capital (i.e., *Black Social Networks*) E. Franklin Frazier, R2 (1957)
Phillip Cochrane, R2 (2010)
Arnout Seghers, R3, Sophie Manigart,
R3, & Tom Vanacker, R3 (2012)

Note: R1 = White Race, R2 = Black Race, R3 = Other

The Structural Factors Debate

The structural factors concept for entrepreneurs proposes there are external factors (e.g., discrimination, entry barriers) within the environment which preclude particular minorities (e.g., African Americans) from self-employment (Feagin & Imani, 1994). These structural factors stress that business development, and government policies are barriers which precluded some individuals (e.g., Black people) from self-employment (Green & Pryde, 1990). But those structural factors push some people (e.g., foreigners; p. 32) into self-employment as an option (Volery, 2007). Policymakers across the United States have established goals and relied on programs to assist minorities in establishing and succeeding in business, even though it is oftentimes a controversial and highly debated issue (Fairlie & Robb, 2008).

Minorities have missed out on economic prosperity because of barriers to business start-up and growth (Green & Pryde, 1990; Kollinger & Minniti, 2006; Walker, 1998). Fairlie and Robb (2008) say, “another concern, which is often overlooked, is the loss in economic efficiency resulting from blocked opportunities for minorities to start and grow businesses” (p. 2). “Exclusionary practices” experienced by Black people has managed to keep an unidentified number of potential Black entrepreneurs out of better

business opportunities (Feagin & Imani, 1994, p. 563). Emerging from the Richmond, Virginia, case, which developed into the *City of Richmond v. J.A. Croson Co.*, were disparity studies all across U.S. cities focusing on minority participation in public contracting. Therefore cities across the U.S. spent enormous amounts of money on disparity studies to meet the “strict scrutiny” standard passed down as a result of the Supreme Court ruling (Boston, 1999, p. 5), which cities had the burden of proof to show acts of discrimination existed in minority contracting opportunities for public contracts. The strict scrutiny standard, meant that before cities could claim race discrimination and award public contracts to minorities they had to prove the acts of discrimination had occurred and cities could not use past acts of discrimination as a basis for awarding contracts because those acts were not measurable (Boston, 1999). Disparity studies became too expensive for cities to conduct, which resulted in most cities abandoning this approach to prove discrimination existed. This decision had the “greatest impact on large black businesses, particularly construction and manufacturing...before the decision, black mayors were positioned to ensure that blacks would not be overlooked in securing access to federal set-asides” (Walker, 1998, p. 287). Prior to the legal setbacks, “the first wave of affirmative action programs (before the 1989 Croson Decision) planted the seed for the emergence of a new generation of Black business owners” (Boston, 1999, p. 17). A study conducted by Brimmer (1990) titled *Battleplan for Fairness* used documentation from the city of Atlanta to show discrimination was in fact “widespread and deepseated” (Brimmer, 1990, p. 1). The study provided the evidence cities needed for the “justification to reinstitute some type of minority business program” (Brimmer, 1990, p. 2).

Some scholars maintain structural race discrimination is not an issue for Black people, referring to the Black middle class (Feagin & Imani, 1994). Fairlie (1999), on the other hand, says race is a factor for Black people but does not imply that the racial differences found in African-American businesses are not influenced by other mitigating factors akin to agency factors (e.g., education, personal assets, access to self-employed parents) despite the gains they have achieved in those areas as an ethnic group (Fairlie & Robb, 2007b). Nonetheless, race discrimination is a controversial and highly debated subject. Not everyone will become an entrepreneur or engage in entrepreneurship even under similar conditions (Stewart et al., 1998). The barriers and issues related to becoming an entrepreneur are real, evidenced by numerous studies conducted on this subject: “Entrepreneurship is a lot like gambling, the average outcome is negative...but some people win, and they win big” (Shane, 2008, p. 106).

The low presence of Black people in self-employment is due to external factors (Bogan & Darity, 2008; Kollinger & Minniti, 2006). Black people are more optimistic about being self-employed than Whites people despite uneven structural barriers, indicating their low presence in self-employment is not their fault (Kollinger & Minniti, 2006). Feagin and Imani (1994) disagree and state that racial discrimination is no longer an entrepreneurial issue in view of educational opportunities and advancements made within the Black middle class population. However, based on entrepreneurial research within the last century, Black businesses have a higher probability to fail and have fewer startups than other minorities and Whites (Bates, 1997a; Boyd, 1990; Fairlie & Meyer, 2000; O'Hare, 1990). Table 2 below provides a listing of researchers exploring structural factors and Black entrepreneurship in relation to the Black population.

Table 2

Structural Factors and Black Entrepreneurship

Structural Factor	Authors
Discrimination (i.e., <i>Consumer, Institutionalized, Politics, Public Policy, Lending Practices, Racial, Segregation</i>)	Joe Feagin, R1 & Nikitah Imani, R2 (1994) Timothy Bates, R1 (2006) George Borjas, R1 & Stephen Bronars, R1 (1989) Vincent E. Mangum, R2 (2010) Philipp Kollinger, R1 & Maria Minniti, R1 (2006) Ivan Light, R1 & Steven Gold, R1 (2000) Noel D. Campbell, R1, Kirk C. Heriot, R1, Andres Jauregui, R1, David T. Mitchell, R1 (2012) Pyong Gap Min, R3 (1987)
Location (i.e., <i>Urban, Rural, Metropolitan, Region</i>)	Thierry Volery, R1 (2007) Maribel N. Mojica, R3 (2009) William P. O'Hare, R1 (1990) Timothy Bates, R1 (1989)
Industry (i.e., <i>Market Access, Type of Business</i>)	Robert Mark Silverman, R1 (1999) Joe Feagin, R1 & Nikitah Imani, R2 (1994) Thomas D. Boston, R2 (1999) William A. Strang, R1 (1971) Pyong Gap Min, R3 (1987) Magnus Lofstrom, R1 & Timothy Bates, R1 (2011)
Resources (i.e., <i>Programs, Technical Assistance</i>)	Marilyn Young, R1 (2002)
External / Exogenous Factors	Marilyn Young, R1 (2002)
Race Relations	Philipp Kollinger, R1 & Maria Minniti, R1 (2006)

Note: R1 = White Race, R2 = Black Race, R3 = Other

Entrepreneur Characteristics

Researchers have yet to conclude sound differences in characteristics between entrepreneurs and non-entrepreneurs or between successful and unsuccessful

entrepreneurs (Shane, 2008). Some differences are considered to be demographic in nature (e.g., age, race, and gender) and psychological differences (e.g., risk taker, ambitious) not significant in terms of age, race, and gender (Shane, 2008).

Some researchers believe not everyone will be an entrepreneur or engage in entrepreneurship even under similar conditions (Stewart et al., 1998). However, given the right environment and opportunity, regardless of demographic factors, people will respond to entrepreneurial or business opportunities (Boston, 1999; Green & Pryde, 1990). Bjornskov and Foss (2008) contend that society needs entrepreneurs in order to grow and prosper. Entrepreneurship is a multi-faceted and forever-evolving phenomenon (Shane, 2008).

The literature has been reviewed relative to knowledge and understanding of entrepreneurship in the United States and entrepreneurship within the Black population. The focus for this study is the success of Black entrepreneurship in counties in the Mississippi Delta where Black people are the majority of the population.

Entrepreneurship in the State of Mississippi

The southern region of the United States still leads the nation in majority Black population. The top five states (i.e., New York, Florida, Texas, Georgia, and California) across the United States report 60% of their population is Black. Three of the five states with a majority Black population are in the southern region of the United States; one is in the northeast; and one is on the west coast. Five states lead the nation as majority Black populated states in 2010 according to the U.S. Census Bureau. These were New York, Florida, Texas, Georgia, and California (Rastogi, Johnson, Hoeffel, & Drewery, 2010; U.S. Census Bureau American FactFinder, n.d.). According to the 2013 U. S. Census

Bureau population estimates, Black people comprise 37.4% of Mississippi's population, the highest percentage of concentrated Black people in any state in the United States (excluding Washington D.C.; U.S. Census Bureau American FactFinder, 2013). The 2007 Survey of Business Owners data provides the most current census data for any characteristic and analysis of Black businesses at the time this study was conducted. Although Mississippi does not rank in the top five states for the number of Black businesses, there were 40,615 Black-owned businesses in the entire state in 2007 (U.S. Census Bureau 2007 Survey of Business Owners, n.d.).

Government Assistance and Elected Officials

Because of the 1965 Voting Rights Act, Black citizens began assuming positions of authority in cities. However, they were faced with “diminishing tax base...white businesses relocated...the Reagan Administration between 1982 and 1989 cutback federal funds for cities by 64%...consequently, black mayors...found themselves less able to generate municipal growth ...as their white predecessors” (Walker, 1998, p. 285). Among the choice of explanations for the scarceness of Black entrepreneurs, political entry barriers in the Old South are persistent (Mangum, 2010). Impediments to Black entrepreneurship in the form of lobbying tactics and discrimination have been perpetuated through public policy and anti-competitive practices at local, state, and federal levels (Low, Henderson & Weiler, 2005; Mojica, 2009; Obama, 2012). The policies and practices restrict Black Americans' access to citizenship rights, educational resources, employment options, and entrepreneurial opportunities (Mangum, 2010).

Black elected officials bring three advantages to Black entrepreneurship (Mangum, 2010): (a) Black elected officials create an entrepreneurial environment that is

inviting to Black citizens; (b) Black elected officials make sure public contracts are available to Black citizens so that they can bid on them; and (c) Black elected officials have input on rules and regulations and the enforcing of the laws. Some Black mayors took a liberal and proactive approach to supporting Black businesses. In 1975 in Atlanta, Georgia, Mayor Maynard H. Jackson implemented the business affirmative action plan which required that “25 percent of the \$1 billion in planned construction expenditures on the new international airport terminal be made with minority contractors” (Boston, 1999, p. 4). Providing access to government contracts allowed many Black entrepreneurs and business owners experiencing successful business growth and economic freedom (Boston, 1999).

Mississippi has more Black people elected to the state legislature than other states in the United States (Hill, 2008). Across state, county, and municipal government levels, Black elected officials represent 29.7% of the 882 total of elected officials in Mississippi. Currently, a total of 52 members comprise the Mississippi State Senate, and 12 of them are Black (See Appendix A). The Mississippi House of Representatives includes 122 members in the House, and 39 of them are African American (Derrick Simmons, personal communication, March 24, 2014; See Appendix B). According to the Mississippi Association of Supervisors (2014), of the 410 County Supervisors in the state, 124 of them are African American (See Appendix C). As for Black representation in municipal governments across the state, the Mississippi Conference of Black Mayors reported a total of 298 mayors, 86 of whom are African American with the majority representation of those residing in the Delta Region (See Appendix D; Mississippi Conference of Black Mayors, 2014). Currently, there are a total of 1,531 elected city

councilpersons representing local municipalities in the Delta; the majority of those representatives are African American (See Appendix E; Hosemann, 2012).

Location Matters

In regards to location when it comes to entrepreneurial growth, some researchers think it is a determining factor (Low et al., 2005; Shane, 2005). There are recognizable and acknowledged drivers of locational entrepreneurial growth. Regions that are successful in appealing to entrepreneurs offer a “human and financial capital, amenities, and infrastructure that support entrepreneurial development” (Low et al., 2005, p. 62). Entrepreneurs add value and growth to local economies. High value entrepreneurs look to live and establish their businesses in locations with great amenities (e.g., scenic aesthetics), a good infrastructure system, and policies that support good infrastructure growth that allows them access to transportation and markets; plus they prefer small-scale type businesses (Low et al., 2005). High value entrepreneurs invest in businesses that contribute to local economic growth (Low et al., 2005).

Rural Southern areas have a lower presence of Black business ownership as compared to urban areas in the South (O'Hare, 1990). Low education levels, low home ownership, low level of income, and low levels of group attributes are all factors that negatively impact Black business rates in the rural South, and Mississippi was identified among the low ranking states for lower Black business rates (O'Hare, 1990).

The State of Mississippi is taking steps to cultivate an entrepreneurial environment (Joint Study Committee, 2010). Efforts stretch across state and federal agencies (e.g., Mississippi Development Authority, Delta Regional Authority), groups (e.g., Mississippi Angel Network), Institutions of Higher Learning (e.g., Jackson State

University, The University of Southern Mississippi), and others. There is an abundance of programs and assistance available at the state level (e.g., Mississippi Development Authority, Mississippi Department of Finance and Administration Personnel) for minority businesses (Joint Study Committee, 2010).

In December 2010, the Mississippi Legislature convened a Joint Study Committee on Minority Business Participation in Public Contracts, Professional Services, and Public Works in Mississippi. The committee's task was to study minority business participation and the availability of state programs through state agencies (e.g., Mississippi Development Authority, Mississippi Department of Finance and Administration Personnel), the private sector (e.g., Jackson Municipal Airport Authority), and advocacy groups (e.g., Mississippi Economic Council; Joint Study Committee, 2010). Testimonies were given, and in some instances, Mississippi reported that Black businesses received the largest amount in state contracts, over \$15 million in expenditures in 2010 and over \$3 million in 2011 among minority groups (Joint Study Committee, 2010). A few recommendations from testimonies at the Joint Study Committee on Minority Business Participation in Public Contracts, Professional Services and Public Works in Mississippi hearing are as follows: (a) to improve minority business participation in public contracting by unbundling contracts which would give minorities better access to opportunities and (b) to establish one-stop shops for certification allowing minority businesses convenient access to a location where they could become certified as minority businesses (Joint Study Committee, 2010).

Minorities in Mississippi have had some success but there is still the need to make improvements to increase their participation in public contracts in Mississippi (Joint

Study Committee, 2010). The 2005-2010, Minority Participation Report stated minority participation (i.e., African Americans, Hispanics, Asians, and White females) in public contracts showed the state of Mississippi spent on average less than 1% (\$15 billion) of expenditures on minorities compared to almost 99% (\$15 billion) on non-minorities (Mississippi Development Authority, n.d.). The committee findings were (1) Mississippi had made efforts to improve minority disadvantaged business enterprises' participation in public contracting; (2) although there are a variety of available programs, there needs to be improvement to increase minority participation in Mississippi; and (3) the current discretionary set-asides have not proven effective in increasing minority and disadvantaged business enterprises participation in public contracting across Mississippi (Joint Study Committee, 2010).

State and Delta Level Demographic and Economic Profiles

A socio-economic and demographic perspective from the State and Delta regional level can add further understanding of the gaps in entrepreneurship between Black and White people. The socioeconomic and demographic perspective will offer explanation as to why some Black entrepreneurs are successful and others are not. At the state level, Mississippi had the highest estimated overall poverty rate at 24.2% of in people in 2012 living in poverty (Bishaw, 2013). Economic gaps between White and Black people in Mississippi were noticeably visible according to research (Bishaw, 2013).

Hill's (2008) research on the economic status of Black Mississippians reveals a substantial wage gap between Black and White Mississippians, citing Black people earn only about 69% of Whites' median income. According to U.S. Census Bureau American FactFinder (2014), the median household income for Black people (\$24,414) was almost

half that of White people (\$46,174; See Appendix F). The same gap exists for individual per capita income; in Mississippi Black people earned an average \$12,641 while Whites earned \$25,117 (See Appendix F; U.S. Census Bureau American FactFinder, 2014). The lower the household income between ethnic groups, the larger the wealth gap between the groups. In comparison to Whites (6.8%), only 3.1% of Blacks were self-employed in 2012 in the State of Mississippi (U.S. Census Bureau American FactFinder, 2014). In the area of education, both Blacks and Whites in Mississippi hovered around the 30th percentile for high school diplomas or some college – associate degree, which were the highest education achieved (U.S. Census Bureau American FactFinder, 2014). The differences in earning gaps and household income gaps according to Hill (2008) are due to “education and occupation by race” (p. i), and those gaps can be reduced by “improving educational attainment and access to higher-paying occupations” (p. i), but doing so means addressing the “obstacles facing the state’s African American population” (p. i).

Some factors related to the low presence of Black business ownership in Mississippi are tied to education, income, and poverty. Delta Regional Authority provides demographic and socio-economic data for the region. A 2012 Delta Regional Authority *Today’s Delta* report presented demographic and socio-economic data on the perception and reality of the Delta (Delta Regional Authority, 2012c). The widely reviewed report released data on population, poverty, income, and educational attainment specific to their entire eight state coverage region, which includes the Mississippi Delta. The same report, *Today’s Delta*, by Delta Regional Authority (2012c) reports 24.2% of all Mississippians lived in poverty while the Delta as a whole closely followed with

22.4% of Deltans living in poverty (See Appendix G). As for education, more Deltans were focusing on finishing their high school education (51.2%), and they were trailing the state in other degrees (i.e., Bachelor's Degree – 13.7%, Graduate or Professional Degree – 7.1%; Delta Regional Authority, 2012c). The individual per capita income for Deltans was \$31,414 (Delta Regional Authority, 2012c). The median household income was slightly higher at \$37,926 (Delta Regional Authority, 2012c). Unfortunately, data was not available on self-employment for Deltans by race.

Chapter Summary

Shane (2008) notes an overwhelming volume of myths surrounding entrepreneurship. Conversely, though, the one truth that matters is that entrepreneurs are not the same, and what they do is not the same; their experiences are not the same, and how they make it is not the same (Shane, 2008). Thus far, documented history of successful Black entrepreneurship in the United States has been presented. According to the review of related literature, structural and agency factors have the ability to contribute to the success and failure of Black businesses. Appeals by researchers have been made for attention to the problems in the Black community (Bates, 1989; Fairlie, 1999; Green & Pryde, 1990; Moynihan, 2013). Efforts from various government levels have addressed the issues of the Black community including Black business development. States, regions, communities, and nationwide disparities in Black entrepreneurship exist. The literature indicates extensive research on Black entrepreneurship and Black business development. In spite of that research, gaps persist on Black entrepreneurship and business development.

Based on the review of the literature, entrepreneurship is complex; it involves different factors and issues and forever evolves. No two entrepreneurs are the same, and neither their experience of how they succeed; in other words, entrepreneurship is not a one size fits all (Shane, 2008). The literature shows that Blacks in particular feel they are less likely to be successful in starting a business or having a successful business than any other race (Kollinger & Minniti, 2013). Blacks have made a name for themselves in the history of this country when it comes to being entrepreneurs and owning a business (Butler, 2005; Butler & Kozmetsky, 2004; Walker, 1998, 1999). The literature review also discusses the impact of the standard of living in Black communities as being often impoverished with inefficiencies (e.g., education, human capital, financial assets, and family structure). These inefficiencies present challenges to an untold number of Blacks in their pursuit of entrepreneurship. Bjornskov and Foss (2008) say that entrepreneurs are among the key members of the community, specifically referring to them as agents of change and progress. Entrepreneurs have the ability to encourage economic growth (Schumpeter, 1947).

A review of the topic started out wide and broad, then narrowed its focus to study Black entrepreneurship in the Mississippi Delta. Reviewing the literature was helpful in establishing the question this study will answer. The question to be explored is, what are the perceived influences (agency and structural) to successful Black entrepreneurship according to Black entrepreneurs living in counties in the Mississippi Delta where Black people are the majority of the population?

Chapter III discusses the research design and methodology used to evaluate the success of Black entrepreneurs in the Mississippi Delta. The design and methodology

will include a discussion on the type of study chosen for this research which is a qualitative description approach. In addition, there will be details discussing the population under study, data collection method(s) and analysis processes, and the interview protocol and questionnaire instrument.

CHAPTER III - RESEARCH DESIGN AND METHODOLOGY

This chapter discusses the overall research design and methodology used in this study. The design and method were established to guide this study to collect and analyze data to determine the perceived impact of agency or structural factors on the success of Black entrepreneurs in the Mississippi Delta in counties with a Black majority population. This chapter discusses the interview protocol and questionnaire, study participants, the location of the study, and data collection and analysis. This study examined Black entrepreneurship in the Mississippi Delta and the perceived impact of agency and structural factors on their success.

The goal of this research was to determine the perceived influence of agency and structural factors on Black entrepreneurs living in the Mississippi Delta region. Six objectives were established:

- RO1: Describe Black entrepreneurship in counties in the Mississippi Delta where Black people are the majority of the population.
- RO2: Describe the characteristics of 30 Black entrepreneur participants.
- RO3: Determine if agency factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*desire to be an entrepreneur*).
- RO4: Determine if agency factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*entrepreneurial activity*).
- RO5: Determine if structural factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*desire to be an entrepreneur*).
- RO6: Determine if structural factors are perceived to impact the success of Black entrepreneurs in the Mississippi Delta (*entrepreneurial activity*).

Study Population

The targeted population for this study was Black entrepreneurs and business owners in the Mississippi Delta. Purposeful sampling of the Mississippi Delta was chosen as the target population because it is a majority Black populated region (See Appendix H). Participants were required to live in one of 13 counties in the Delta region: Bolivar, Coahoma, Holmes, Humphreys, Issaquena, Leflore, Quitman, Sharkey, Sunflower, Tallahatchie, Tunica, Washington, and Yazoo. The criteria for study participants was residency in the Delta region. The Mississippi Delta Black entrepreneurs were determined to have the best insights under study. Sampling decision of the location was considered based on Marshall and Rossman (2006) guidance on sampling events, settings, actors, and artifacts.

Qualitative Research Design

The research design was the blueprint to provide the step-by-step guidance for how the study would be conducted. It started with conceptualizing the problem (i.e., asking research questions) connected to empirical data (i.e., collecting, analyzing, and interpreting the data) and ultimately concluded with writing the results of the study (Yin, 2003). The aim of this research design was to guide the researcher in examining agency and structural factors to understand the self-perceptions of Black entrepreneurship from Black entrepreneurs living in the region. A Black entrepreneur, for the purpose of this study, is defined as any person who self-classifies as a member of the Black race and who has engaged in entrepreneurial activities for at least one year.

Data Collection Plan

The data collection process for this study is presented below in a diagram and narrative. The narrative explains each step in details. The diagram provides a picture of the process.

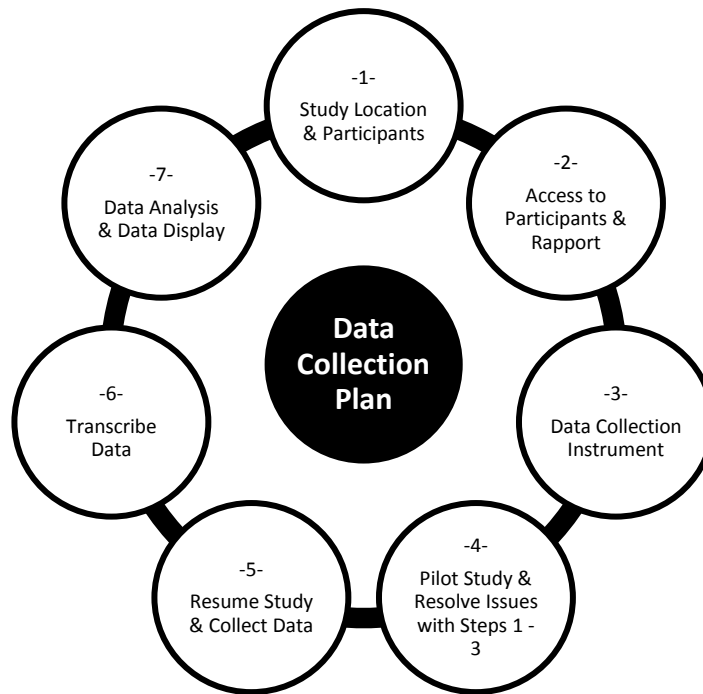


Figure 2. Data Collection Plan

Note: Plan for collecting data on Black entrepreneurship in the Mississippi Delta. Adapted from “Qualitative Inquiry and Research Design: Choosing Among Five Approaches (2nd ed.)” by Creswell, 2007.

Step 1: Study Location and Participants. Participants in the study were Black entrepreneurs who lived in the Mississippi Delta who had been engaged in entrepreneurial activity for at least one year (current or past) in at least one of the 13 Black majority counties selected for this study. Mississippi is comprised of 82 counties which are mainly rural and urban in landscape. All 82 counties were reviewed to identify the counties in the Mississippi Delta region with the highest Black population. Census

data on county population estimates and business rates was used to review the 82 counties. The population and business data for all 82 counties was analyzed to identify the largest Black populated and Black business rate counties. Next was the identification of 25 of the 82 counties that had the highest population of Black citizens and the highest number of Black businesses was extracted (See Appendix H).

Thirteen counties were chosen based on census data of the top 25 counties shown on the map in Appendix H. Further analysis yielded 13 counties in the Mississippi Delta region with the highest population of Blacks and those counties with the highest number of Black businesses were identified. The final qualifier used to identify the counties for this study was location; only counties located in the Mississippi Delta were chosen. The Mississippi Delta is comprised of 18 counties (Delta Center for Culture and Learning - Delta State University, n.d.). Thirteen of 18 counties were selected for this study: Bolivar, Coahoma, Holmes, Humphreys, Issaquena, Leflore, Quitman, Sharkey, Sunflower, Tallahatchie, Tunica, Washington, and Yazoo (See Appendix I).

Ensuring study participants have experience or knowledge about Black entrepreneurship was another criteria for participating in this study. The only “one legitimate source of data is the views and experiences of the participants themselves... and this in itself assumes to be factual... which is why sampling is therefore purposive” (Goulding, 2005, p. 302). Large samples were not appropriate for this qualitative study; furthermore, large samples do not necessarily yield better data (Creswell, 2007; Sanders, 1982; Vaughn, 2008). Equally important for this study was that the participants represent Black entrepreneurs who had knowledge and experience with Black entrepreneurship in the region (Creswell, 2007; Goulding, 2005).

Differences among the counties were documented relative to the population (e.g., race, number of Black businesses). Location is a variable studied when examining differences among races and issues involved (Low et al., 2005; O'Hare, 1990; Shane, 2005). The best available entrepreneurial and small business data for the Mississippi Delta region is the Delta Regional Authority (2012a) report titled *Jobs and Small Businesses: Jobs creation and loss in the federally designated Delta region*. However, the Delta Regional Authority study encompassed the entire eight-state service area of Delta Regional Authority's 252 Delta counties and parishes. It focused on 18 years of establishment data for jobs created and jobs lost from the 2010 National Establishment Time-Series (NETS) database. The Mississippi Delta service area analyzed in this report included the 13 counties chosen for this study, but it did not analyze the agency and structural factor impact on Black entrepreneurship. Therefore, the qualitative research objectives could not be answered using the Delta Regional Authority report.

Step 2: Access to Participants and Building Rapport. Although the Mississippi Delta region is a heavily populated Black region, a strategy was developed to help identify and gain access to participants. It is important to note that the researcher lives and works in the region but the participants in the study had no prior contact with the researcher before the study. The target population for this study is Black entrepreneurs who were from 13 counties in the Mississippi Delta. Researchers are cautioned not to jeopardize the integrity of the study by focusing on having a large number of participants. "Although the ideal number will vary...too many subjects can become overwhelming" (Sanders, 1982, p. 356). Therefore, it was important for the researcher to maintain control of the number of participants and establish criteria for participating in the study

when collecting data for qualitative research. “The more diverse the characteristics of individuals, the more difficult it will be...to find common experiences, themes, and the overall essence of the experience for all participants” (Creswell, 2007, p. 122). Thirty Black entrepreneurs were interviewed.

This study on the self-perceptions of Black entrepreneurship in the Mississippi Delta addresses the issue of identifying participants through criterion sampling. This form of sampling was an effective way to find “people who have [had] experienced the phenomenon” (Creswell, 2007, p. 125), which was for this study personal experiences and knowledge of Black entrepreneurship. The 30 participants in this study represented different industries, experiences, access to resources, and the number of years engaged in business or entrepreneurial activity. Participants were validated to meet the study population and location criteria. The preliminary criteria for participating in the study was a Black entrepreneur who (a) had been in business or engaged in entrepreneurial endeavors for at least one year (current or past), (b) was a resident of the Mississippi Delta within the 13 counties designated as the study area, (c) acknowledged experience in Black entrepreneurship while living in the Mississippi Delta, (d) had majority (African American) control in the business of at least 51% if their partner was non-minority; and (e) identified race as Black or African American. In the event 30 participants were unattainable through snowball sampling technique, random selection would be used by visiting Black-owned businesses and asking the owners to participate after explaining the study. No database exists in Mississippi identifying by race, minority status. The only identification included is minority status (e.g., Mississippi Development Authority), which did not differentiate between other races or White females as minorities.

Access to participants was limited to the Mississippi Delta region. For this study, three resources located in the Mississippi Delta region provides services to entrepreneurs and small business agreed to allow the researcher access to their clients (See Appendixes J, K, and L). When 30 participants could not be obtained through the three resources, snowball sampling was used with clients from the three resources: Coahoma County Business Incubator (CCBI), Debt Education for Business Transformation and Sustainability (DEBTS), and Empowering the Delta with a Growing Economy (EDGE) Incubator. A total of 7 out 30 participants from the three resources participated in the study. The remaining 23 participants snowballed from the 7 clients of the three resources. The Empowering the Delta with a Growing Economy had 4 entrepreneurs to take part in the study. Two participants were clients of the Debt Education for Business Transformation and Sustainability program. Only one Black entrepreneur from the Coahoma County Business Incubator participated in study. Coahoma County Business Incubator service area is mainly Coahoma County residents. T. Vassell, Coahoma County Business Incubator Director, said that assistance is provided to anyone requesting it within Coahoma County, which is their focused service area (personal communication, August 15, 2014). She also said they are willing to help anyone outside of Coahoma. Coahoma County Business Incubator is a direct subdivision of the Chamber of Commerce. The Debt Education for Business Transformation and Sustainability program is located within Delta State University in Cleveland. A. Hudson, project director for the Debt Education for Business Transformation and Sustainability program at Delta State University reported that the program's service area included four Delta counties: Bolivar, Sunflower, Coahoma, and Washington (personal communication, May 10, 2014). The

Debt Education for Business Transformation and Sustainability program educated their clients in financial management. B. Greer, the executive director of the Empowering the Delta with a Growing Economy Incubator located in Lexington, Mississippi, said that they provided business and administrative support to entrepreneurs in Holmes, Humphreys, Leflore, and Yazoo Counties (personal communication, August 26, 2014).

The initial introduction of the study to participants was in the form of a phone call. All contact information (i.e., phone, email) was initially received from the three resources (i.e., Coahoma County Business Incubator, Empowering the Delta with a Growing Economy Incubator, and Debt Education for Business Transformation and Sustainability). The 7 participants, who were clients of the three resources provided contact information (i.e., phone, email) for the Black entrepreneurs they referred to the study. Afterward, all consenting participants were either emailed, mailed, or provided in person at the interview, a copy of the written consent form (See Appendix M), the method of receiving the form was the interviewees choice. A follow-up phone call was conducted to ensure the participant had received the consent form. The consent form was received from each participant at the scheduled interview. Each participant who completed the study received a summary of the study and its findings along with a copy of the Small Business Administration Resource Guide. Any participant unwilling or unable to complete the interview was informed that he or she would not receive a copy of the summary study and findings or the Small Business Administration Resource Guide.

Institutional Review Board: Prior to any effort to reach out to residents in the region to get them to participate in the study, the researcher followed the protocol process established by the Institutional Review Board – Human Subjects Protection Review

Committee at The University of Southern Mississippi. Any studies that involve humans are reviewed by the Institutional Review Board to determine if there is the potential for harm to participants (See Appendix N). The Institutional Review Board approved structured and semi-structured interview questions before they were administered to participants. Building a rapport with participants was an advantage for the researcher; it helped with getting participants to return the consent form and complete the interview. The consent form used in this study came from the Office of Research Integrity at The University of Southern Mississippi and contains a description of the study along with the purpose, benefits, risks, confidentiality, and participant's assurance that the study met the requirements of the law for conducting studies involving humans as subjects. The form also provided the contact information for the principal investigator and the Chair of the Institutional Review Board for Human Subjects at The University of Southern Mississippi.

Step 3: Data Collection Instrument: Interviews and Questionnaire. Vital to the success of this study were the captured personal experiences of Black entrepreneurs. The data collection process operated like the links in a chain, connecting each link, supporting the next link, and allowing the research questions to be answered to increase the duplicability of the study (Creswell, 2007). Consideration was given to each component individually and collectively, deciding the first step in the data collection plan (Creswell, 2007).

No single preferred tool for collecting data exists for qualitative studies (Creswell, 2007). The tool chosen should simply be the best considering the design and study question (Creswell, 2007). This study employed structured and semi-structured

interviews. All interviews were structured in the same manner either in person or by phone. Protecting participants identity with a pseudonym and the promise to not allow anyone else to hear the audio tapes without their written consent relaxed participants and made them comfortable enough to speak freely about their experiences. All interviews were recorded whether they were conducted in person or by phone. After each Black entrepreneur stated how they wanted to be interviewed (e.g., in person or by phone), the participant was scheduled and contacted again at that time. Interviews were semi-structured in nature. Questions 9 through 22 allowed participants to expound upon their responses. The researcher, who was also the interviewer, was able to ask probing questions when necessary to get more information and understanding of the participant's response. The researcher was prepared to conduct follow-up interviews or have participants review their responses for accuracy. When follow-up interviews were necessary, they were conducted by phone (researcher and participant). Five interviews were followed-up by phone to provide clarity for participants responses. An interview protocol form containing the questionnaire was created and used, allowing the researcher to record responses from the respondents and maintain uniformity in asking the questions (See Appendix O).

Step 4: Pilot Study and Resolving Issues with Step 1 through Step 3. Yin (2003) recommends pilot testing a study and being flexible to allow necessary revisions before the actual study begins. A pilot test was conducted using the questionnaire, interview protocol (See Appendix O), and a tape recorder. The pilot test allowed testing of the purposeful sampling for the location and criterion as well as snowball sampling of participants. The pilot test was conducted to identify any challenges associated with the

location (Mississippi Delta) and identifying participants. When the questionnaire was administered, clarity of the interview questions were assessed to ascertain whether participants understood the questions.

The criterion sampling ensured all participants were eligible to participate based on the following five requirements (a) participants had a business or were engaged in entrepreneurial activity for at least one year (current or past); (b) participants had to be a citizen of one of 13 counties in the Mississippi Delta; (c) participants had to acknowledge experience in Black entrepreneurship in the Delta; (d) participants had to identify as the majority minority partner with at least 51% controlling interest in the business if there partner was non-minority; and (e) participants had to be a member of the Black or African American race.

The validity and reliability of the questionnaire were tested during the pilot study. To increase the probability of the questionnaire measuring what it was intended to measure content and face validity analysis was conducted. First, content validity was performed on the questionnaire. The questionnaire required participants to have some knowledge about entrepreneurship and/or small business (Litwin, 2003). Participants used in the content validity assessment of the questionnaire were the five participants from Claiborne County used in the pilot study. The rationale for using Claiborne County in the pilot study was to ensure that the 13 targeted counties in this study would not be over sampled. After completing content analysis, face validity was assessed. Face validity asked the same group of five participants in Claiborne to provide feedback on the readability of the questions, comprehension of the questions, and layout of each question on the instrument (e.g., multiple choice options). Face validity allowed untrained

individuals to provide a casual assessment of the instrument questions for the study (Litwin, 2003).

To achieve a high reliability, the questionnaire was checked for internal consistency during the pilot study in an attempt to reduce the number of possible errors (e.g., random errors and measurement errors) which could result from having a faulty instrument (Litwin, 2003). The pilot study questioned five participants in Claiborne County, Mississippi, to identify any issues with the questionnaire while at the same time checking for internal consistency and reliability. Internal consistency was important to this study to make sure that, as a whole, the questionnaire was measuring and focusing on the issue of Black entrepreneurship.

Step 5: Collecting the Data. After receiving approval from the Institutional Review Board, the researcher contacted participants to tell them about the study. The *first step* in collecting the data is the researcher goes into the field (Roberts, 2010). Black entrepreneurs were contacted using the contact information (current and past clients) received from the Coahoma County Business Incubator, Debt Education for Business Transformation and Sustainability, and Empowering the Delta with a Growing Economy Incubator. The *second step* was to ask participants to recommend other Black entrepreneurs, a practice of snowball sampling to identify other participants that meet the sampling criteria.

The *third step* included mailing, hand delivering, or emailing a consent form to all individuals who agreed to participate. The preferred method for receiving the consent form was decided by each interviewee, prior to the time of the study. The consent form explained the purpose of the study to participants. The consent form was then retrieved

from participants at the time of the interview. Some participants requested interview questions in advance, allowing time to recollect on their experiences in order to provide accurate responses to questions during the interview. The *fourth step* was a follow-up phone call one week later to ensure the participant had received the consent form and interview questions and to schedule a date, time, and place for the face-to-face interview. A second mailout was sent to anyone who did not receive the initially mailed documents via the fastest preferred method of the participant in order to prevent further loss of time, and a second follow-up phone call was done two days later to schedule the interview.

Tools for each interview included a tape recorder and interview protocol form. The tape recorder was used to record all interviews, and each one was transcribed using Microsoft Word within 48 hours. Interviews were scheduled based on the convenience and availability of the participants (i.e., location, time, and day of the week). Each interview was anticipated to be approximately 90 minutes in length. However, some interviews exceeded 90 minutes. A follow-up session was sometimes conducted to verify information provided in the initial interview session. All interviews were recorded, allowing the interviewer to pay attention to the time, give the participant undivided attention, and “probe systematically and in-depth without the distraction of note-taking” (Sanders, 1982, p. 357). The confidentiality of participants (i.e., identity and responses) was safeguarded by being stored and secured in a locked safe which included all cassette tapes, the dedicated external drive, and the backup copies of computer files. The information will be kept indefinitely, and the researcher has the authority to utilize it for future educational, testimonial, and research purposes only. The identity and confidentiality of participants remain perpetual unless written consent is obtained from

the participants to share their identity. All participants were asked to provide a pseudonym of their choice by which they would be referred to in the written report on the data analysis. Pseudonym names were Blue, Lady Bug, Bonnie, Junior, Vonta, Ann Bonds, The Sculptor, Trass, Ro, Joker, Platinum, Braves, White, Journey, Sasha, Andrew, Carolyn, Hakeem, Lady D, Diamond, Smoke, Zo, International, Joke, Myetta, Faith, Willie Lee, Wellness Diva, Dragon 85, and Sensei.

Step 6: Transcribing Data. Transcribing data was an important feature of the data collection plan. In order to protect every participant's identity and anonymity, each interview was coded with a pseudonym chosen by the participant. Sanders (1982) said transcribing is critical because data is considered to be rich, the "conscious phenomena of...lived experiences of individuals...in interviewees exact words" (pp. 354, 357). The rich data was needed to convey a written qualitative description of "what is genuinely discoverable and potentially there but often is not seen" (Sanders, 1982, p. 357). Quantity does not provide more or better data; "again, the rule of quality versus quantity applied to the interviewing process" (Sanders, 1982, p. 357). All audio recordings of interviews were transcribed using Microsoft Word. The data was transferred into NVivo to be analyzed by producing word frequency counts and other queries. No participant's identity or anonymity was comprised during this process.

Step 7: Data Analysis and Display. The data analysis strategy was a meaningful tool for the researcher. It helped in searching for significant statements that provided a good description of the phenomenon which could be articulated in a written report (Creswell, 2007). An unbiased appreciation of the data and acknowledgment of the subject's perspective was imperative for the researcher to approach each interview in a

fresh and unbiased manner. Thus, to control for researcher bias, a tape recorder was used to allow verbatim transcription of each interview. Analyzing and coding data is different for every study (Roberts, 2010), so a specific process for analyzing and coding data was tailored for this research.

The analysis approach adopted in this study allowed the researcher to understand the Black entrepreneurship phenomena based on the participants' individual experiences (Giorgi, 1997). Even though participants were required to have knowledge and experience about Black entrepreneurship, it was anticipated that they may have different opinions on the topic. People can sometimes overreact to something they think exists. Therefore, collectively the whole of the phenomenon (event or thing) was analyzed using an unbiased approach through a qualitative descriptive design approach. Qualitative data can be massive and overwhelming. Roberts (2010) recommends using matrices so that the data can be transferred into columns and visually easier to follow while searching for codes and reducing the data to themes and even categories.

This analysis process was achieved using NVivo software. The steps taken using the NVivo process were as followed: *First*, all the transcripts were read and transcribed using Microsoft Word. *Second*, an "Internal Folder" was created where all interviews were saved using the interview number and the pseudonym, for example "Interview 1 – Pseudonym Name of Participant." *Third*, an "attributes file" was created in Excel. Interviews were saved inside the file using assigned attributes established from demographic data, for example "Bol = Bolivar, YrBus = Years in Business, Age = Age, M = Male, Educ #5 = Some College (no degree), Pseudonym = Name, Interv1 = Interview #1." *Fourth*, files from Excel were saved in the Internals Folder and made sure

the names were identical in each folder. *Fifth*, all interviews were imported into the “Sources” folder in NVivo. This was essentially the holding cell for all the transcribed interviews individually and the responses to each one. This file was referred to if there was a need to revisit any interview and review what the participant said. *Sixth*, each “Interview Question” was coded separately into the “Nodes” folder in NVivo. *Seventh*, codes were created for each open-ended interview question (Q9 through Q22) established from the main focus of the question as the code, for example “Q9 Describe Business.” Sub-nodes were created for each question which allowed categories and/or themes to be identified; for example, under “Q9,” the sub-node could be “Business Certifications and Registrations.” As many sub-nodes as necessary were created to continue breaking down the responses in order to identify the main categories and/or themes. The sub-nodes revealed the consensus of the group for that question. This step had to be done for all interviews and each question separately. This step was important because it is the process of counting the number of responses were given and who responded to each question. *Eighth*, reports were generated in NVivo to convey the findings in Microsoft Word. Figure 3 displays the above written process in a flow chart.

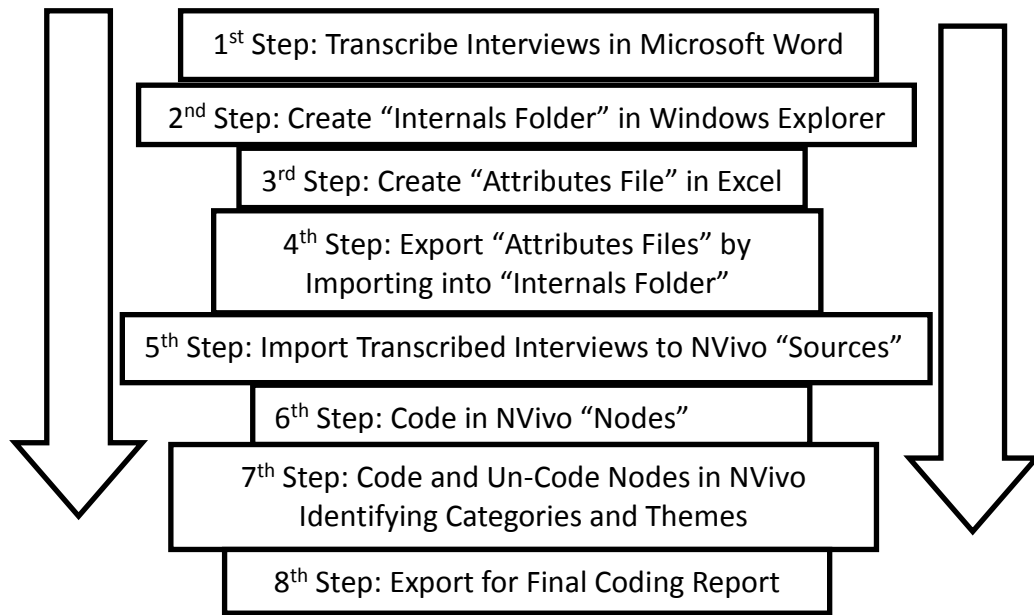


Figure 3. NVivo Steps: Data Transcribing and Analyzing

The steps in the analysis process determined differences in perceived agency and structural factors facing Black entrepreneurs in the heavily Black-populated counties in the Mississippi Delta. This kind of descriptive approach allows the researcher to obtain sufficiently rich information (Giorgi, 1997) in order to obtain a “complete understanding of the phenomenon” (Roberts, 2010, p. 143). Quality is also considered over quantity when analyzing and transcribing qualitative data (Roberts, 2010; Sanders, 1982).

After all steps of the process were followed methodically the researcher communicated the findings of the study to answer the question for this research: What are the perceived influences (agency and structural) to successful Black entrepreneurship according to Black entrepreneurs living in the majority Black populated counties in the Mississippi Delta? Validity was tested again during this step using what Lincoln and Guba (1985) called “member checking” (p. 236). After transcribing and analyzing the data, participants were contacted by the researcher for any uncertainties about a

participant's transcript to ensure accuracy. Five out of 30 participants were contacted for the purpose of accurately transcribing their responses to the questionnaire. The purpose of the follow-up was to ask participants to read the preliminary analysis to check for accuracy of information given in the interviews.

Chapter Summary

The gap identified in the literature on Black entrepreneurs and their pursuit of their entrepreneurial plans, successful or not, was the purpose of this study. A qualitative study based on Creswell's (1994) definition is "an inquiry process of understanding a social or human problem based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a naturalistic setting" (p. 1). Chapter III described how this study was conducted, following the recommended process for conducting a qualitative study.

The research design for this study involved careful planning to develop the best approach to explore the objectives of this study to determine the perceived influences (agency and structural) to successful Black entrepreneurship according to Black entrepreneurs living in the majority Black populated counties in the Mississippi Delta. A qualitative research design was selected because this design yielded the ability for the research to gather an in-depth understanding through Black entrepreneurs' experience in Mississippi as to the perceived influence of agency and structural factors on successful entrepreneurs in the Mississippi Delta.

Studying human behavior and actions can be complex fieldwork, so researchers cannot be absolutely sure claims of knowledge are factual without taking a firsthand objective evaluation of reality from the population under study. Consequently, careful

consideration was taken to control for researcher biases in view of researcher's familiarity with the topic, the setting, and is a Black female who lives in the Mississippi Delta.

Chapter IV reports the findings of the study, essential for the writing of Chapter V, which includes the conclusion and recommendations. Chapter IV includes samples of the responses from the interviewed participants, and an analysis of interviews.

CHAPTER IV – DATA COLLECTION AND ANALYSIS

This research explored the perceived influences (agency and structural factors) on Black entrepreneurship according to Black entrepreneurs living in Black majority Mississippi Delta counties. Six objectives were established to help answer the research question.

- RO1: Describe Black entrepreneurship in counties in the Mississippi Delta where Black people are the majority of the population.
- RO2: Describe the characteristics of 30 Black entrepreneur participants.
- RO3: Determine if agency factors impact the success of Black entrepreneurs in the Mississippi Delta *desire to be an entrepreneur*.
- RO4: Determine if agency factors impact the success of Black entrepreneurs in the Mississippi Delta *entrepreneurial activity*.
- RO5: Determine if structural factors impact the success of Black entrepreneurs in the Mississippi Delta *desire to be an entrepreneur*.
- RO6: Determine if structural factors impact the success of Black entrepreneurs in the Mississippi Delta *entrepreneurial activity*.

The results of the pilot study are presented first. Then data collected from the participants is analyzed and discussed. The data is analyzed and discussed in the context of the six objectives for this study.

Results of the Pilot Study

A pilot study was necessary to identify and resolve potential flaws in the research design, the questionnaire, and the interview protocol (See Appendix O). It was conducted in Claiborne County, Mississippi. Claiborne County is outside the study area

and not considered to be part of the Delta, but it is a Black majority county (Delta Center for Culture and Learning - University, n.d.). All pilot interviews were conducted individually. During the process of conducting the five pilot interviews, flaws were addressed before each following interview in order to be tested. By the time the fifth interview was conducted and completed, no additional flaws were identified.

The pilot questioned five participants in Claiborne County, Mississippi, and it revealed inadequacies and flaws in the design of Steps 1 through 3 of the data collection plan. Participants understood the focus of the study and suggested only minor changes as a result of the pilot.

In testing the internal consistency of the questionnaire instrument no major issues were revealed. Questions that were repetitive (e.g., Section A: Preliminary questions and Section B: Demographic questions) were revised, shortening the instrument. Questions that were not clear were rewritten for clarity to ensure the participant was providing the information needed in the study (e.g., Question 9). The final questionnaire instrument can be found in Appendix O. The limitations, any challenges beyond the control of the researcher, were in (a) accessing enough Black entrepreneurs to participate in the pilot and the actual study and (b) getting the participants to be honest and share their experiences. A delimitation in the questionnaire instrument was the open-ended questions, which were intended to encourage participants to openly tell their story and not be confined to closed-ended questions. This was important because the research was a qualitative study interested in the lived experiences of interviewees on Black entrepreneurship. There were no issues discovered with the protocol instrument.

Participants Interviews

Twenty-four questions were asked of each of the 30 Black entrepreneurs that participated in the study. The interviews were planned to last less than one hour, but because of participants' eagerness to tell their stories, some of the actual interviews were as long as 2 hours. The audio recordings of all interviews were transcribed and analyzed using NVivo qualitative software.

Data Analysis

The lived experiences and self-perceptions of Black entrepreneurship in the Mississippi Delta are presented in a manner using written text, tables, and appendixes to convey perceptions of the group on the subject matter. They are considered experts on this subject matter based on their "pure and unencumbered" (Sanders, 1982, p. 354) experiences as Black entrepreneurs living in the Mississippi Delta. Portions of participants responses were incorporated to accurately represent their thoughts and help validate the findings of this study, support the conclusions, and answer the research question.

Research Objective 1: Description of Black Entrepreneurship in the Mississippi Delta

The Delta is a majority Black populated region based on census data (U.S. Census Bureau, 2013 Populations Estimates Program). The Delta region consists of 18 counties: Bolivar, Carroll, Coahoma, DeSoto, Holmes, Humphreys, Issaquena, Leflore, Panola, Quitman, Sharkey, Sunflower, Tallahatchie, Tate, Tunica, Warren, Washington, and Yazoo (Delta Center for Culture and Learning - Delta State University, n.d.). Thirteen counties in the Mississippi Delta have the highest population of Black citizens and Black business rate (See Appendix I).

To understand Black entrepreneurship from a Black majority context, it was important to make sure the counties in the study area represented a Black majority population. Holmes County has the highest Black population rate over 82.9% (39.7% Black business rate) of all the counties. Coahoma County is the next heavily Black populated county where Blacks make up 75.1% (33.0% Black business rate) of the population (See Appendix P). The 13 counties are also the counties identified as the targeted counties on which this study focuses. These counties have the highest Black population rate (over 50%) of all the 82 counties in Mississippi based on census data on county population estimates and business rates and led to the data compiled in Appendixes H and I.

Table 3

Description: Black Entrepreneurship in the Mississippi Delta

Counties	Description	Appendix
82 Counties	There are 82 counties in the State of Mississippi. In 2013, the total population for Blacks was 37.4%. The Black business rate was at 18.0% for the entire State.	Appendix H
25 Counties	There were 25 of the 82 counties in Mississippi reporting to have more than 50% of their population as Black. All 25 of these counties reported that less than 50% of their businesses were owned by Black citizens.	Appendix H
18 Counties	There are 18 counties in the Delta region. Only 5 counties (Carroll, DeSoto, Panola, Tate, and Warren) had less than 50% of their population as Black. Equally, their business rate ranged from 0% to 19%.	Appendix I

Table 3 (continued).

Counties	Description	Appendix
13 Counties	There are 18 counties in the Delta, but only 13 has a Black population rate (all over 50%). Business rates reported for those counties ranged from 13.5% to 43.9%. These 13 counties were chosen as the study area.	Appendix J

Research Objective 2: Characteristics of Black Entrepreneurs in this Study

The characteristics below show that all the participants met the criteria for participating in the study (e.g., live in the Delta, business in the Delta). The characteristics also show the diversity (e.g., age, years in business, counties represented, years of education) among the Black entrepreneurs in the study and Delta region. Participants ages ranged from 30 to 70 years of age. Their personal experiences as Black entrepreneurs in the Delta adds to the understanding of the impact of agency and structural issues on the success of Black entrepreneurs in the Mississippi Delta.

When it comes to education, the majority of Black entrepreneurs in this study have a bachelor's degree or some college. Seven participants attended college but did not receive a degree. Four out of 30 have a master's degree. Only one participant in the study has an academic doctoral degree.

Most of the entrepreneurs view themselves as having significant business experience. The 30 Black entrepreneurs in this study have a combined total of over 417 years of valued experience and perceptions on Black entrepreneurship in the Mississippi Delta (See Appendix Q). However, 10 out of 30 felt they have only a little experience. The majority of them have been in business between two and three years for an overall

average of 13.9 years in business for males (16.00) and females (10.27). Junior is the only participant with 35 years of experience, yet he still does not think he has a lot of experience. His reason for stating he has a little experience was because prior to retirement, he had a separate full-time job, this meant he worked part-time being self-employed. He did not pursue a business line of credit, relevant certifications, or registration for his business. The remaining 20 out of 30 interviewees have significant experience as Black entrepreneurs in the Mississippi Delta. For those participants who are younger than the age of their business, it is because they inherited the business from a family member. To read detailed descriptions on the characteristics of each entrepreneur, see Appendix Q; and to read the biography on each Black entrepreneur in the study, see Appendix R.

Not everyone is alike, and some people by culture, race, or access to resources are better positioned, even though they live in the same place. Characteristic information can help one understand people in terms of why certain things happen and what common traits they may share, including the mindset of a group; for example, do successful entrepreneurs in the Mississippi share common characteristics? Boston (1999) suggests that understanding an ethnic business requires examining “opportunity structures, group characteristics, and strategies of interaction between opportunity structures and group characteristics” (p. 74). Characteristic information was collected in this study to provide a description of the Black entrepreneurs in the Mississippi Delta (See Table 4).

Table 4

Study Participants Characteristics

Gender	N	Average Years in Business	Average Age	Majority Education Level	Counties Represented
Male	19	16.00	45	Some College (but no degree) / Trade School or a Bachelor Degree	Bolivar Coahoma Holmes Leflore Quitman Sharkey Sunflower Tallahatchie Tunica Washington Yazoo
Female	11	10.27	46	High School Diploma or Bachelor Degree	Bolivar Holmes Issaquena Leflore Sunflower Tunica Washington
Total	30	13.90	45		

Note: N means number of participants

Research Objectives 3 and 4: Agency Factors and Industry

Agency factors required entrepreneurs to bring into their business venture personal characteristics and attributes (e.g., personal wealth, education) that can empower them to be in control of the destiny of their business (e.g., decision making, growth, opportunities). The agency factors can be individual and or collectively within the race or group. There are numerous studies and research on agency factors which impact entrepreneurs and the life of their business (Fairlie, 1999; Fairlie & Robb, 2007b; Feagin & Imani, 1994).

Eighty-seven ($N = 26$) percent of the Black entrepreneurs interviewed in this study say their business has some form of certification (e.g., minority business,

disadvantaged business, or small business), registration (e.g., incorporated in the state of Mississippi as an LLC), and/or a permit or license to operate in the city. Thirteen percent ($N = 4$) of the Black entrepreneurs in this study say they are not required to have any form of business certification or registration. If it was required, participants said they would comply and get the certification or registration.

The majority ($N = 26$) of the Black entrepreneurs in this study agree that exclusionary practices are prevalent in the Mississippi Delta. Bonnie and Sensei talked about, institutional practices of discrimination prevent Black people from opening certain businesses (e.g., franchises, automobile dealerships) and interferes with the success of businesses they manage to open. Such practices have interfered with Black entrepreneurs' desire to be entrepreneurs as well as their entrepreneurial activity, according to Carolyn. Some of the participants ($N = 26$) gave examples of how exclusionary practices have interfered in their entrepreneurial efforts or business activity.

All 30 participants told why they opened the type of business they have (e.g., inability to borrow money from a bank, little startup capital required, it is a personal skill, college degree, family business). The top three industry types represented by Black entrepreneurs in this study are retail trade (20%, $N = 6$), health care and social services (17%, $N = 5$) along with other personal care services (17%, $N = 5$), and construction (13%, $N = 4$). The retail businesses were owned by 6 participants (i.e., convenience store, men's apparel, women's apparel, small grocery store, convenient and grocery store). The health care and social services businesses were owned by 5 participants (i.e., assisted living, holistic living, assisted living, and private counseling). The personal care services types of businesses (i.e., massages, pedicures, and manicures; funeral home, and

a barber and style shop) were owned by 5 more participants. In the construction industry there were 4 participants that had a business (i.e., welding and fabrication, residential and commercial construction, small contracting and carpentry). The entrepreneurs in this study opened their businesses for different reasons and circumstances. Some of them inherited a family business. A few of them took advantage of an opportunity to meet a community need or the need of a certain population or group. However, others are fulfilling a life-long dream to become self-employed. For example, Jake became self-employed after growing up in the business and learning it from his father and grandfather. Dragon 85 says that having access to knowledge (e.g., business startup, access to capital, local incubators) and the hands-on opportunity to learn (e.g., managing a business) influenced his decision. Lady Bug wanted to do more with her master's degree in social work and her license as a nationally certified counselor, to achieve self-fulfillment, and to have the chance to help others.

The entrepreneurs in this study believe that most Blacks open businesses in the service sector. The accommodation and food service industry is the number one industry that Blacks in the Mississippi Delta open (e.g., soul food restaurants, fast foods not franchises; Table 5). The information in Table 5 represents the perceptions of the participants in this study when it comes to the types of businesses Blacks open.

Table 5

Word Frequency Count: Types of Businesses Black People Open

Type of Business/Industry	<i>f</i>	Percentage
Agriculture	3	10%
Apparel Shops	11	37%
Barber or Beauty Shops	15	50%
Night Clubs / Cafés / Juke Joints / Bars	7	23%
Small Car Lots	2	7%
Car Washes	5	17%
Cleaning Services	1	3%
Construction / Remodeling / Carpentry	6	20%
Restaurants / Soul Food / Fast Foods	21	70%
Convenience Stores / Mom and Pops / Community Stores	12	40%
Day Care Centers	8	27%
Funeral Homes	12	40%
HVAC (Heating, Ventilation and Air-Conditioning)	2	7%
Laundry Facilities	1	3%
Lawn Care Services	7	23%
Liquor Stores	1	3%
Novelty Shops	2	7%
Retail Shops	8	27%
Trucking	4	13%
Welding	1	3%

The majority ($N = 17$) of the Black entrepreneurs in this study believe Black people are in a particular industry sector because of issues with financing (i.e., access to

money and banks), followed by other factors (e.g., credit, Delta, access to information; Table 6). Other words that are associated with the reason why Black people open certain types of businesses include but are not limited to *ability*, *debt*, *information*, *experience*, *fear*, and *treatment*. The data in table 6 is the self-perception of study participants' opinions about why Black people open certain types of businesses.

Table 6

Word Frequency Count: Why Black People Open Certain Businesses

Word	<i>f</i>	Weighted Percentage (%)
money	14	9.15
banks	5	3.27
delta	4	2.61
bank	3	1.96
cost	3	1.96
credit	3	1.96
discrimination	3	1.96
information	3	1.96
knowledge	3	1.96
learn	3	1.96
access	2	1.31
dealing	2	1.31
discouraging	2	1.31
education	2	1.31
exposed	2	1.31
food	2	1.31
knowing	2	1.31
opportunity	2	1.31
requirements	2	1.31
tape	2	1.31
white	2	1.31
whites	2	1.31

Zo said he believes Black people open certain type of businesses because of the skills they possess. Personal education, the level of knowledge the person has about the business and what is required to make the business a success, is another influence, and feeling discriminated against can push a person toward self-employment, according to Braves. Platinum thinks the reason Black people open certain types of business is related to their personal financial situation. “As a Black person, we are not open to any lines of credit to open big businesses,” says Junior. Agency factors do influence Black entrepreneurs’ desire to be entrepreneurs or engage in entrepreneurial activity when it comes to industry. Table 7 summarizes the opinions of Black entrepreneurs on the types of businesses Blacks open and why they do so in certain industries in relation to agency factors.

Table 7

Agency Factor: Industry Type

Research Factor	Themes
Industry Type	<p>Study participants believe Blacks are not open to substantial lines of credit needed to open large businesses.</p> <p>Study participants believe Blacks open businesses they have the necessary skills or knowledge about.</p> <p>Education levels influences the type of business Blacks open.</p> <p>Personal financial situation influences the type of business Blacks open.</p> <p>The cost to open the business will determine what Blacks open.</p> <p>Study participants believe discrimination in industry keeps Blacks from opening certain businesses.</p> <p>Study participants believe not having knowledge about the industry prevents Blacks from opening certain businesses.</p>

Research Objectives 3 and 4: Agency Factors and Human Capital

Agency factors are personal knowledge and skill level of the individual, and these factors impact the success of the business. Human capital includes, among others, the individual's knowledge about the business, understanding of accounting practices, and personal education; it is necessary to possess. Black entrepreneurs in the Mississippi Delta who invest in their personal growth are better positioned to succeed in business.

All 30 participants talked about different skills they learned (e.g., business and employee management, marketing, QuickBooks, harvesting, drafting), the different ways they learned them (e.g., a family member, mentor, previous job, school) and how the skills benefitted them in business (e.g., administration, accounting, communication, research diseases). The majority ($N = 18$) of participants feel management skills and training is necessary for Black entrepreneurs to be successful in business. They also understand that not investing in their own human capital negatively impacts their business in different ways such as failure, downsizing, inability to grow the business, lost profits, and inability to take advantage of opportunities. There are several means by which they obtain their personal skills and training including, but not limited to, on-hands training under a skilled business owner or working in management in either a previous or current job. Management is not entirely aimed at overseeing a business, but it also includes supervising employees, controlling the money, keeping sound financial and accounting affairs, and organizing time.

Fifty-seven percent ($N = 17$) of the Black entrepreneurs in this study report they have already invested and are still investing in their personal human capital and that they are able to use what they learn or experience to benefit them in their business regardless

of whether it was knowledge they gained or a skill they learned. All of the participants talked about how valuable it was for them to receive the skills and knowledge they have to help them be successful in their business. “As a truck driver, I know how to maximize my time wisely...I have been doing this for 25 years” says Carolyn. Carolyn is talking about how he drives his own truck and has employees to manage in addition to doing the paperwork and keeping the records for his business. How that person applies what he or she has learned and tailors it to the business, of course, are also important. A person has to consider the location of the business, the industry requirements, and public demand.

Knowledge in its many forms (e.g., industry, administrative, leadership), is the second highest area of personal skills and training the Black entrepreneurs ($N = 9$) in this study say they have. Diamond, in her interview on January 6, 2017, says the most important knowledge to have is knowledge about the business and industry. This does not mean that skill is not important but that she realizes having the skill without the knowledge to operate in the industry jeopardizes the success of the business. On the other hand, Vonte in his interview talks about how he grew up as an athlete which equipped him with the skills, but the management side of owning his business did not come easily in the beginning until he got past his fears about owning a business and being a Black business owner. His will to be a better business owner made him invest in his personal human capital of knowledge when he registered for the DEBTS (Debt Education for Business Transformation and Sustainability) program at Delta State University.

The entrepreneurs in this study have many personal skills and training (e.g., customer service, accounting, Safe Serv food handling, and massage therapy). Personal development and growth are necessary because they are considered business assets.

Some of the entrepreneurs ($N = 10$) talk about the importance and need to make investing in your own personal progress part of the business plan and budget. They say that clients want to know that the person they are paying to provide them with a service is knowledgeable about the service he or she is providing. Andrew, Blue, Braves, Platinum, and Vonte say the business owner should want to feel confident in knowing he or she has the knowledge and understanding needed to meet his or her client or customer needs as well as compete in the industry.

An individual's personal human capital consists of the skills and training he or she possesses. Table 8 is a summary of what participants think about personal human capital and how it impacts Black entrepreneurs and entrepreneurship in the Mississippi Delta. It can impact entrepreneurs and their businesses. In places where access to assistance is not available, the personal capabilities of the business owner are essential to the success of that business. *Agency factors* in this case mean that it is the responsibility of the business owner to have the skills, knowledge, and ability to help his or her business succeed.

Table 8

Agency Factor: Human Capital

Research Factor	Themes
Human Capital	<p>Participants believe investing in your personal human capital comes in different ways (e.g., family, trial and error, school or training, etc.).</p> <p>Participants believe investing in your own education increases your chances of being successful in business.</p> <p>Participants believe human capital investment obtained from working in a business, family owned or not can be beneficial.</p>

Research Objectives 3 and 4: Agency Factors and Intergenerational Link

The intergenerational link is worthy of consideration as an agency factor for several reasons. It allows Black people who own businesses to pass those businesses on to their family members (e.g., children, siblings). That intergenerational link also is an avenue by which children and other family members can work in the business and learn those applicable skills needed to manage a business successfully. The intergenerational link can also contribute to an increase in Black owned businesses and improve upon Black human capital.

The majority of Black entrepreneurs ($N = 27$) in this study have strong family relationships and mentoring relationships in their businesses. However, 23 of them said that the skills or knowledge they learned came from family members. Seventy-seven ($N = 23$) percent talk about those relationships with mentors (e.g., parents, employees, friends, siblings) and resources that have guided and supported them either previously or currently (e.g., Debt Education for Business Transformation and Sustainability Program, Empowering the Delta with a Growing Economy Incubator). However, they admit to benefitting from having mentors. They believe that those relationships contribute to their success in business. What they learn is priceless, and for it they are grateful. Some of them talk about teaching their children what they know and about passing the business on to them later in life. The Sculptor says relationships are color blind when you are a business owner because it is important to take advantage of opportunities you can capitalize on (i.e., power and influence). The Sculptor also mentors a couple of college students who are his employees, meaning they are learning skills they can use if they open their own businesses. He admits that knowing the value in having a mentor makes

him want to pass on such understanding and practical skills to his children, who on occasion work with him the business. Trass inherited her family store from her dad; she even inherited the vendors who stock her store and the loyal customers. She learned everything she knows about the business from her dad. Trass has operated the business for over 20 years, but it has been in the family for over 60 years. Dragon 85 learned farming from his dad and granddad. He inherited some of his family land and purchased more land to where he now farms 1,800 acres total as a Black farmer in Tunica County. For 40% ($N = 12$) of the Black entrepreneurs in this study, their business is family-owned in some manner. Appendix Q shows who has a family-interacting business. For example, International is in business with his family. Trass inherited her business from her father and plans on passing it to the next generation. Sasha, Diamond, and Faith are all sisters, and they are in business together.

Most of the Black entrepreneurs in the study agree that the intergenerational link is about relationships that can be an asset to the small business owner. They believe that where there is no intergenerational link present, relationships with others fill in the gap, which is why they talk about friends, mentors, employees, and programs like DEBTS and Empowering the Delta with a Growing Economy Incubator. Thus, the intergenerational link is a vital lifeline to the future of Black businesses (Table 9). Currently, Black communities in the Mississippi Delta have a low presence of Black-owned businesses even though the community is majority Black. This also means there is little intergenerational transfer of skills and knowledge taking place in the Delta. Finally, Black people must take control and lead the charge of reversing the disappearing of Black

businesses in their communities by transferring the skills, the knowledge, and the businesses.

Table 9

Agency Factor: Intergenerational Link

Research Factor	Themes
Intergenerational Link	<p>Study participants believe transferring skills and knowledge is vital for the survival of Black businesses and the Black community.</p> <p>Study participants believe mentoring relationships can fill in the gap when there is no intergenerational link present.</p> <p>Study participants feel when the intergenerational link is present, Black people do benefit.</p> <p>Study participants feel the intergenerational link can allow Black people to pass on businesses, real property as in land and equipment, relationships, and equity to their family.</p>

Research Objectives 3 and 4: Agency Factors and Financial Capital

Research says that entrepreneurs need access to financial capital for their businesses to be successful (Bates, 1997a; Low et al., 2005). The majority of the participants (25 out of 30) used personal money to start their business. In addition to personal money, they also had the support of their family and/or friends. Less than half of them (12 out of 30) say they rely on banks for money to help in their business. It is also important to report that the majority of financial support did not come from one source but rather from a combination of resources (e.g., personal money and bank money). Some of the study participants ($N = 6$) feel their access to money and choices of startup funding are based on credit issues and fear. They rely on these different funding

sources for different reasons (e.g., access to the source, knowledge about the sources, referral to the source).

Their opinions about banks are mixed, and they are based on personal experiences with banks. Some of their experiences are not tied solely to their efforts for start-up money but for other things related to their businesses and their need to approach the bank for money. Among the 12 who reported they went to the bank, only 3 of them reported having a good relationship from the start. Joker said, he applied for a small line of credit, and the experience was good. He also says the key is “to borrow small and pay it back.” Having a long-term relationship with a banker comes in handy, says The Sculptor. Overall, nine of the participants (Journey, Junior, Myetta, Carolyn, Bonnie, Sasha, Blue, Diamond, Faith) described their banking experience as being not good citing unfair discriminatory practices and invoking fear from shared stories of others’ experiences with banks and how they impacted others’ ability to be in business or start a business.

Half of participants ($N = 15$) want to receive information about banks in terms of how to conduct banking business, and they feel this information should be shared among Black people. Most of them, 28 out of 30, using their own personal experience and knowledge about interacting with banks, are willing to share advice on money when it comes to owning or starting a business. Vonte’s advice is to have good credit because if you do not have your own money, then at least you can go to the bank without the fear of not getting approved. Banks are in the business of loaning money, but if you go to a bank and you are denied a loan, then find a bank that will approve your loan says Dragon 85. Diamond, Faith, Jake, Lady D, and The Sculptor said, starting out small while you build a

relationship with a banker and as you learn more about the banking industry and how to access money for your business may also allow you time for your business to mature.

Blue believes that regardless of whether you are Black or White, having your own money to invest into your business creates business equity. Nonetheless, given all the stories, experience, and advice on money, participants state that if they are going to be successful in business, they must have access to money, and family and friends are not enough (Table 10). With positive changes in the banking industry and practices with regard to Black people, they believe such changes can influence the types of businesses Black people open, from low profit to high profit businesses.

Table 10

Agency Factor: Financial Capital

Research Factor	Themes
Financial Capital	<p>Study participants felt they were discriminated against by banks in the Mississippi Delta.</p> <p>Study participants feel personal credit is important for investors (e.g., banks).</p> <p>Many participants in the study use the bad experiences with lenders their family and friends have as the reason to not go to the bank themselves.</p> <p>Many participants, start or grow their business by buying things they need overtime because they do not want to deal with the banks.</p>

Research Objectives 3 and 4: Agency Factors and Social Capital

Good social capital of any racial or ethnic group can contribute to the success and longevity of businesses. Black entrepreneurs across the 13 heavily Black-populated Mississippi Delta counties share their perceptions about the difference in treatment they

received from racial groups. What is revealed is that there are distinct differences in how they are treated by the different groups (i.e., White, Black). The differences are thought to be influenced by stereotyped opinions of Black people as opposed to the individual. They believe that such treatment is also linked to a system casted by race, classism, hierarchy, and the preserving of pre-Jim Crow and Jim Crow era laws. There was only one Black entrepreneur out of the 30 who did not share personal thoughts on if she feels there is a difference in how Black business owners are treated by the difference racial groups. Based on the participants' responses, race affects businesses in the Mississippi Delta.

Bonnie, a Black entrepreneur in her 50s, said, she has had only one White customer since she has been in business. Beyond that one White customer, all her customers have been Black, "If it was not for the Blacks supporting me, I would not be here," so "Yes, Lord, Black people are treated more unfairly here in the Mississippi Delta." Andrew, who owns a spa, said, she has more White customers than Black customers and she does not think Black people are treated more unfairly in the Delta than anywhere else. Ann Bonds says she personally heard admission of how Black people are treated. She was working with a local casino manager to increase the number of Black-owned businesses as approved vendors with the casino for contracting opportunities. During Ann Bonds discussion with the casino manager, she was told, White business owners do not have to be vetted, only the Blacks. "Discrimination is everywhere against Blacks, even in Atlanta. But as for whether or not it is worse here in the Delta, I cannot say. To be mistreated is bad, period, and it needs to stop," Ann Bonds said. She thinks sharing information and supporting Black businesses needs to improve within the Black

community with an increase in Black people buying more from Black-owned businesses. This is about social capital in Black communities of the Mississippi Delta. There will be both good and bad experiences associated with any business endeavor, but sharing more ideas about how Black people can collectively overcome challenges could increase the number of Black people who are interested in becoming self-employed, according to Ann Bonds.

The general perception from participants is that Blacks do not fully support other Black businesses, and having a Black customer base is crucial for the survival of Black businesses in the Delta. For the most part, over half (53%) of the participants say they do not feel that Black-owned businesses are supported enough or are not being supported at all by Black people in their community. Their reasons for the lack of support varied. The Sculptor, a second-round business owner in his 50s, thinks it is rooted in history through slavery and manifests itself in jealousy and envy. Other opinions are that while it is true that Black people do not support Black-owned businesses, this does not include all Black people, but nonetheless the results have widespread effects across the Black community, according to Wellness Diva. Sasha and White agree that Black people themselves need to do better at supporting Black businesses and communities.

Blue, Carolyn, and Lady Bug explained that when it comes to providing good customer service and having a good product at a decent price, Black people are no different from any other race; they will buy Black. Black citizens in the Mississippi Delta encounter daily hurdles that impede progress in their businesses as they work to operate them, make a profit, and contribute to their local economy, according to Sensei, who is a local bar and grill owner in the Mississippi Delta. Sensei said, “When will the

day come for Black people to rise up and be the face of the business owner in their community? We have had Whites, Chinese, and Italians come through and be that face; now we have the Muslims.”

Social capital is about building partnerships and networks that provide benefits to the business owner and help the business grow and succeed (Table 11). Therefore, while it is important to ensure the social capital within a race or ethnic group is strong enough to support the continual passing of those businesses throughout generations; it is equally important to ensure social capital outside the race or ethnic groups is also strong. Some businesses are built on catering to a certain population or group (e.g., disabled citizens, Chinese restaurants). However, to have a business that is not able to capitalize on any opportunity to make money can be detrimental to the longevity of that business and even businesses from an entire race of people, such as Black-owned businesses.

Table 11

Agency Factor: Social Capital

Research Factor	Themes
Social Capital	<p>Study participants feel the social capital within the Black community is currently not strong enough to support Black businesses.</p> <p>Study participants believe there are differences among racial groups as to how and who supports Black businesses in the Mississippi Delta.</p> <p>Study participants feel the presence and understanding of strong social capital can be the life-line to the longevity of Black owned businesses.</p> <p>Study participants have the perception that although Blacks need to support Black owned businesses more in the Delta, it is good to build relationships with other races.</p>

Research Objectives 5 and 6: Structural Factors and Location

Opinions about the Mississippi Delta as it relates to being a Black business owner or entrepreneur are mixed. Six of the participants are split in their responses, meaning they have both good and bad opinions about the Mississippi Delta. Journey, who has been in the funeral home business in the Delta for 19 years, has a divided perception. He grew up in the business under his grandparents during some of the most challenging times of the Mississippi Delta, in particular the Civil Rights Movement. Journey expounded upon his thoughts about the bad part of the Mississippi Delta is that it still does not support Black entrepreneurs, and their neglect of certain citizens and parts of the state has a negative effect on the entire state. Journey also says, on the other hand, "...the Delta is an excellent choice for Blacks in business" if they invest in themselves and plan for their decision to become self-employed.

Bonnie has a small retail business in Holmes County. She worked for approximately 20 years with UPS (United Parcel Service). After retiring from UPS, she moved back home. Her opinion about the Delta is that "It is not good because nothing has changed in the Delta" when it comes to how White people treat Black people. However, Bonnie's opinion about the Delta is that "It could be a good location, if we could just do something about the discrimination and blocking, otherwise nothing has changed."

Collectively, however, the Delta is viewed as a structural barrier to success, with race relations and the regional economy being the main issues. Nine of the 30 have bad opinions about the Mississippi Delta when it comes to being a Black business owner or entrepreneur. Blue and Jake think that the Delta is a bad location not only because Black

entrepreneurs face so many constraints imposed by White people but also because Black people do not patronize Black-owned businesses like they should. Some other reasons why these Black entrepreneurs in this study feel the Delta is a bad location are simply not tied to race but to things like the poor or sluggish economy, the large number of people living in poverty, and unfair practices and policies, explained Junior, Trass, and Zo.

None of the entrepreneurs in the study viewed the Delta as an advantage to their business success. They acknowledge the barriers that exist in the region but believe some of the barriers are not related to the Delta location but rather personal barriers (e.g., mindset, knowledge). Twelve Black entrepreneurs in this study are of the opinion that the Mississippi Delta is a good place. Myetta shares thoughts about how Black entrepreneurs face so many hurdles as business owners (e.g., banking, personal assets) but that “we as Blacks limit ourselves too” when it comes to having the right mindset.” She believes, “So no, the Delta as in location is not the only drawback; individual mindset is included. The Delta is what you make of it. It is a good place.” Andrew says, she believes that the Delta is in fact a good place and that race was not a factor when it comes to Black entrepreneurs and business owners. Her opinion is that “Blacks do not try to do anything to make something happen, we do not try, I feel.” Platinum says if someone came to him and said that he or she wanted to open a business in the Mississippi Delta, he would tell that person he or she is making a good choice because the Delta, like any other place, is as bad as you allow it to be for you. Platinum has the opinion that only the individual can judge if it is right for him or her, basing it on personal experience. As with any endeavor, there are challenges, which are no different than challenges business owners face anywhere, explained The Sculptor. In other words, it is

competition, and there are challenges in competition, some fair and some unfair.

However, when you can allow your challenges to become your advantages, you have not failed; you have learned, and if you are wise, you use them as milestones and building blocks, says Ann Bonds. For many, the Delta was and is just another challenge to overcome.

Participants in the study share their thoughts about the Delta as a location. They highlight the structural barriers (access to finance, institutional discrimination, etc.) they face here. They are well aware of the lack of access to personal capital of Black people. However, half of the participants believe the inability to access financial capital from institutions is a structural factor not an agency factor. Fourteen out of 28 say they are dealing with money challenges in their businesses, and 10 of the 14 state that their money challenges are structurally imposed. Myetta's money challenges are due to the low profits she experiences at times. Myetta is the only one who states that her money challenges are both structural and agency related. The responses about money are mixed in terms of them being both structural and agency related. Money, nonetheless, is the number one challenging factor. Here are some of the responses about challenges and advantages the participants face in their businesses.

Not getting fair treatment from institutions is a structural barrier. Myetta and Joker have the perception based on their personal experience that unfair banking practices force Black people, including themselves, to have to put up excessive collateral. Journey has a dream of expanding his business to open new locations. However, he says that "dealing with the banks, trying to expand, remodel and upgrade my current facility, and buying equipment" has prevented him from doing so. According to Journey, his personal

credit is not the issue because he has borrowed money before and paid it back with no problems. The power that banks have to fund dreams or prevent dreams from happening is considered unfair to Black entrepreneurs and business owners.

Junior, a skilled welder with over 30 years in the welding industry, states that he does have money challenges but that they are not bank related; rather they are the result of his inability to charge fair market prices based on his years of experience and advanced skill. Despite having come from an established farming family in the Mississippi Delta, Dragon 85 says he has recurring money challenges. Dragon 85 talked about pricing practices in the farming industry and how sometimes it is unfair to Black farmers. “I pay more for the chemicals I use on my farm than the White farmer. I know because of conversations we have and they say how much they pay. I work in an industry that is riddled with a good ole boy system,” he explained.

All other variables that are considered to be structurally related to discrimination, according the Black entrepreneurs in the study, are Black-White competition, institutional racism, and access to information. In all fairness, all of the challenges Black entrepreneurs and business owners face are not structurally induced. Some are considered to be agency factor-related (e.g., individual mindset, access to skilled labor, community support). Smoke thinks that some of the challenges he experiences are from within his own race of Black people. Black consumers complain almost about everything, and Whites do not complain that much, says Smoke. International believes that his business challenges have nothing to do with race or the Mississippi Delta. He says, in certain industries there are slow seasons, and trucking happens to be one of them, “this is just how the industry operates.”

The biggest advantage of being a Black entrepreneur in the Mississippi Delta, according to eight of the interviewees, is opening a business in their hometown. Following the hometown advantage, other advantages include a personal decision to become self-employed, personal desire to make a career move, the opportunity to inherit the family business, a good second income, supporting the community, and loyal White customers. Ten participants did not provide a response to the question about advantages. The Delta location presents challenges, of course; nonetheless, the Black entrepreneurs in the Delta must be more determined to succeed than to allow the challenges of the Delta to prevail (Table 12). The Delta has its advantages and disadvantages when it comes to Black entrepreneurship and businesses.

Table 12

Structural Factor: Location

Research Factor	Themes
Location	<p>Participants in this study believe there are both good and bad qualities about the Delta (e.g., good if you plan wisely, bad because of discrimination).</p> <p>Participants believe some of the bad qualities about the Delta are not all race related but instead germane to the individual (e.g., personal mindset).</p> <p>Participants believe the current economy creates the challenges Black entrepreneurs face more so than it being a race issue.</p> <p>Participants believe the history of the Delta and its treatment towards Blacks has not changed.</p>

Research Objectives 5 and 6: Structural Factors and Opportunity

All 30 Black entrepreneur participants responded, opportunity does matter to them and to Black businesses. But where Black people are concerned the participants in

the study feel opportunities are not as readily available nor that information being shared. However, when it comes to whether opportunity mattered more in the Mississippi Delta in terms of Black business owners and entrepreneurs having access to opportunities, 17 responded it does with two of the 17 having both a yes and no opinion about it. The remaining responses include answers such as, no it does not matter more, not sure if it does matter, I have never lived anywhere else, or it matters regardless of where Black people live. Below is a snapshot of how the Black entrepreneurs in this study respond.

Platinum and Faith believes opportunity matters more here in the Mississippi Delta because it is where you have a higher concentration of poor Black people in comparison to Whites, and Black people here are not given the same opportunities as White people. Based on personal experiences, Bonnie, Carolyn, Sasha, and Zo have the opinion that opportunities are blocked by institutional racism, coupled with the history of the Delta of having unfair practices toward Black people.

Carolyn and Sensei, believe offering hands-on opportunities to learn interjects a sense of pride in the Black community that the businesses are owned and operated by Black people. Yes, opportunity matters, but the individual has a personal responsibility to be in position to take advantage of it, says Dragon 85. In addition, Smoke saw his opportunity to open a barbecue restaurant in his town when the previous one closed. He responded even though it matters more here in the Mississippi Delta, you need to earn then maybe the person would appreciate it more. The Sculptor, Sensei, Smoke, and Wellness Diva agree that at the same token, the person might be able to take advantage of the opportunity by making sure he or she is of the mindset to manage it to his or her

benefit and not expect opportunity to be given, and when it does not seem apparent, then it is up to the individual business owner to stir up opportunity.

The perception of the 30 Black business owners who live in the Mississippi Delta is that when it comes to “opportunity,” structural factors have more of a negative influence or impact on Black entrepreneurship, outweighing the personal agency factors individuals possess. Nonetheless, the Black community needs to become more self-sufficient because of the possibility to have a positive impact on the progress of the Black community, responded White (e.g., sense of accomplishment, produce an economic and demographic impact on the Black community). Ann Bonds and Dragon 85, thinks Black entrepreneurs and business owners need access to opportunities no matter where they live. The Sculptor, Vonte, Dragon 85, Lady Bug, Ann Bonds, Carolyn, International and Journey said the inability to access information about opportunity is also the responsibility of the entrepreneur to search for the information and to be in a position to take advantage of the opportunity (Table 13).

When barriers decrease and opportunities increase, it is believed that Black entrepreneurs and business owners will take advantage of them. Also, the Black community experiences increases economically to say the least. But when it comes to Black entrepreneurs and business owners in the MS Delta, many of them believe they are structurally (intentionally) prevented from accessing opportunities (e.g., public procurement) due to institutional activity (e.g., public policies, unfair requirements).

Table 13

Structural Factor: Opportunity

Research Factor	Themes
Opportunity	<p>Study participants are of the opinion that the inability of Black entrepreneurs and business owners to gain access to business opportunities is structurally (public institutions, banking, government, good ole' boy network) imposed.</p> <p>Study participants have the perception that opportunity does matter more in the MS Delta when it comes to Black entrepreneurs and businesses.</p> <p>Study participants have the perception that White people are given greater access to opportunities more often than Black people in the MS Delta.</p>

Research Objectives 5 and 6: Structural Factors and Access to Resources

Access to resources is a structural issue, but programs are identified that somewhat alleviate this structural barrier. Andrew and Vonte believe having access to resources matters the same as having access to opportunities. Journey's position is that to some people, access to resources or not having access can impact whether or not a person can stay in business or can start a business. Vonte said the DEBTS program was the opportunity for him to conquer his fears and challenges.

Wellness Diva thinks not having a resource to turn to for assistance with your business limits Black entrepreneurs, those already in business and those trying to go into business. Ann Bonds made the point of saying that accessing the resources you need to help you in business is necessary but that she thinks some the sources of help "Do not have the right people in place to help," so that is equivalent to not having access to a resource. Based on her personal experiences, Bonnie said her advice to anyone is that he

or she should work to become his or her own best resource because “People in the offices will give you the run around, and they do not know as much as you know; read and learn for yourself.” Braves, Lady D, and Trass shared their personal opinion about Black people supporting Black businesses. They feel that if we are going to do a better job of supporting Black entrepreneurs and business owners in the Mississippi Delta, then we need to do a better job of making sure they know which agencies to go to for assistance in their business.

It is not totally a structural issue (e.g., institutional barriers) when it comes to having access to resources but also an agency factor (e.g., personal human capital, social capital) issue as well according to White. Sixteen out of 30 Black entrepreneurs in this study had help on their journey starting either their businesses or while in business. Four respondents say they did not have any help at all starting their businesses or while in business.

Jake responded that he is thankful for the opportunity to not only learn the business hands-on from his father but also access to his father’s knowledge about farming and his business relationships, all of which have had some influence on how successful he is. Zo is a Black construction company owner, also grew up around people he knew in the business but says he must also acknowledge the fact that it was the Model Contractor Development Program workshop with Mississippi Development Authority that guided him down the path of establishing his business the right way. At any point in your effort to start a business, it is good when you can tap into information, technical support, or just have someone put in a good word for you with a banker. Carolyn’s view is that there are

people who would take advantage of the access to help, and there are those who do not need as much help as others.

While on the topic of accessing resources, participants were asked if they need help in their business would they know where to go for the help. Three of the participants had no response as to whether or not they need help in their business. Six participants responded, “I do not need any help right now.” If help was available to them right now, however, the number one (14 responses) area in which they need assistance is with accessing money for their business (e.g., business loans, financial counseling and literacy, financial assistance for operating and improvements). Other areas in which they need help are expanding and growing their business, training to improve their managerial skills, training and developing employees, finding information on programs for minorities in business, and improving their technical writing (e.g., business plan).

More than half of the participants ($N = 17$) said they know where to go for assistance. By knowing where to go some ($N = 20$) of them meant they would have to rely on their existing network of individuals and agencies. The Model Contractor Development Program Zo attended expanded his network to include the Small Business Administration procurement centers, the Mississippi Contract Procurement Centers, Mississippi Development Authority, and others. Providing people who want to live healthier lives with access to information is a new concept for the Mississippi Delta according to Wellness Diva. Because of it being a new concept, Wellness Diva said she has to go outside of Mississippi for guidance and assistance with growing and managing her business and marketing it to people who live in the Delta. She has used some of the money from her business to hire a personal business coach inside the wellness industry.

Regardless of if you are a new start, are an existing business, dream of starting a business, want to expand your business, or simply need something for your business, having access to resources is extremely important. Without access to resources, Black entrepreneurs are at a disadvantage in entrepreneurial ventures. The Black entrepreneurs in this study talked about the support and information they need (e.g., requirements of public contracting, being bonded) so that they could better position themselves and their business. Since Black owned businesses are underrepresented in the Delta, access to resources that specialize in providing support (e.g., technical, financial assistance, guidance, incorporating) to Black businesses is critical. Most of the Black entrepreneurs in the Delta understand and are constantly looking for resources to assist them in their business (Table 14). Once they learn about a resource, it is still a challenge to receive assistance. Trass said, “First of all, you need to know there is help out there. The fact that you do not know is a hindrance.” Diamond said, it is “...like having access to knowledge and that means empowering.” Ann Bonds viewpoint is that “...the people who know do not tell anybody. This includes elected officials and state offices.” Based on the personal experiences and knowledge of the participants in this study, access to resources is a structural barrier.

Table 14

Structural Factor: Access to Resources

Research Factor	Themes
Access to Resources	Study participants believe Black entrepreneurs in the Delta understand the importance of having access to resources in addition to understanding they must diligently seek out resources to help them in their business.

Table 14 (continued).

Study participants are of the opinion that access to resources in the MS Delta are a structural barrier because state agencies and representatives in charge of resources do not openly share the information and make sure the Delta is included.
Study participants said not having access to resources could contribute to the under representation of Black owned businesses in the MS Delta.
Study participants feel access to resources is linked to opportunity, social capital, money and much more.
Study participants are of the opinion that local resources inside the Delta can be an asset to the region.

Research Objectives 5 and 6: Structural Factors and Institutional Discrimination

Less than half of the participants ($N = 6$) in the study perceive discrimination as an agency barrier, which means the greater majority ($N = 24$) of them believe it is a structural barrier, and three did not respond. Some of the participants ($N= 6$) felt discrimination was both an agency and structural barrier. By agency they provided such responds as Blacks sometimes discriminate against each other. Twelve out of 30 responded “no” they have not been discriminated against as Black entrepreneurs or business owners in the Mississippi Delta. The rest of the respondents said “yes” ($N= 17$) or “not sure” ($N= 1$) but gave examples of their experiences.

Junior had a chance to get a contract with Housing and Urban Development (HUD) to weld handrails at an apartment complex. He was told he needed \$300,000 in insurance for the job and that he could possibly be the lead contractor. Junior already had \$1 million in insurance. When Junior went for the job and presented his certificate of insurance, he was told he needed \$2.5 million instead. Junior asked why the insurance

requirement had changed, he was told “in case a gas line blew up, it would be very expensive to rebuild.” Junior wanted the HUD contract, so he went ahead and purchased more insurance only to ultimately be forced into a subcontracting position. He said, “I did not make a decent profit including the money back I spent for more insurance.”

Lady Bug responded that she has been discriminated against but was able to overcome it. She shared the experience she had with a White doctor. As a licensed counseling practitioner, she asked a White doctor to allow her to put brochures in an empty space in the information rack in his office. Upon return to this office with her brochures, the doctor told Lady Bug he no longer had any space in his brochure rack. However, as a Black young professional and licensed practitioner, Lady Bug stated she has experienced discrimination also from within her own race by other Black professionals: “They are not eager to refer their patients or clients to me.”

Dragon 85 pays more for the chemicals he purchases to use on his farm than White farmers. While Carolyn’s opinion on discrimination is, “Sure, I have experienced discrimination,” but he does not have time to concentrate on that as much as he does on securing contracts to haul grain so that he can stay in business. Moreover, Andrew, Blue, Hakeem, and Wellness Diva have managed to avoid those experiences for different reasons. Wellness Diva has a web-based business. Hakeem is a small retail dealer of men’s clothing and personal shopper of men’s clothing. Blue, having heard various stories about how banks have treated other Black entrepreneurs and business owners, decided she did not want to subject herself and her dream of opening a business to the possibility of being discouraged by a banker. Therefore, she is reluctant to go to the bank but stated one day she will. Andrew has the only Black-owned spa in her small town but

has been successful in enticing White people to patronize her business, they have become her most loyal customers.

Suggestions are made by participants in this study as to how the Mississippi Delta can improve the business environment for Black entrepreneurs in the region. It is a big problem that is going to take a lot to fix because it is not just White people discriminating against Black people but also Black people discriminating against Black people, responded Smoke. Below are what other study participants said about how to address discrimination in the Delta.

Sensei said that the lowest and closet form of discrimination takes place at the local community level. He suggests the need for better and more accountability from the individuals who hold those positions. Those individuals at the local community level must realize their impact on local businesses. Junior thinks one answer is to have more Black-owned and operated banks in the Delta. Another suggestion offered by Lady Bug was that having more Black-owned banks may level things for Black entrepreneurs and business owners, giving the non-minority controlled banks competition while offering Black entrepreneurs and business owners' another option. Braves believes "Blacks need to stand together and not be divided" and start supporting Black-owned businesses in their communities and stop allowing other races of people to take over. Lady D feels there need to be better policies that do not allow discrimination to be easily committed. Diamond's outlook was that until the Mississippi Delta takes a firm stance to outlive its torrid history of discrimination against Black people, it will never make a better future. After all, everybody needs to feel like he or she has an equal chance, in Carolyn's opinion.

Based on their experience and knowledge, participants in the study are of the opinion that Mississippi has a structured perpetual legacy of discriminating against Black people overall, which includes business owners and entrepreneurs. Such acts of discrimination have taken on many different forms. The Black entrepreneurs in the study share their personal accounts of discrimination. These stories of personal experience have been passed down among Black people in the Mississippi Delta (Table 15). Some of the participants, because of the bad experiences of others, feel the best way to protect themselves is simply by not seeking help out of fear of also being discriminated against. The discrimination that Black people experience from other Black people does not have the same impact as White people discriminating against Black people under a structured system. Junior, The Sculptor, Sensei, and Sasha hold the viewpoint that there is already evidence of structural discrimination when it comes to White versus Black people (e.g., banks, chambers of commerce, politics, agencies).

Table 15

Structural Factor: Institutional Discrimination

Research Factor	Themes
Institutional Discrimination	<p>Participants in the study believe that residents in the Delta have not overcome the history of discrimination.</p> <p>Participants in the study believe institutional discrimination has the greatest impact on the success of Black entrepreneurs and business owners (e.g., banking, technical support, business location, etc.).</p>

Research Objectives 5 and 6: Structural Factors and Elected Officials

Having relationships with elected officials, Black and White, is important for many of the entrepreneurs. White elected officials support of Black entrepreneurs in the Mississippi Delta according to the participants has been minimal which was the same level of support they said Black elected officials also provided. In other words, participants said they have received help from both Black and White elected officials. But participants mainly said, they expect more support from Black elected officials and are not satisfied with the level of support at the local and state level they receive. Based on participant responses, elected officials are viewed as a structural barrier when it comes to the success of Black entrepreneurs and their businesses. Their reasons for viewing Black elected officials as structural barriers are as follows: (s) participants understand and feel that Black elected officials should do a better job advocating for Black entrepreneurs and business owners, (b) Black elected officials should exercise more political influence to help level the playing field (representations in office and agencies) for Black entrepreneurs, (c) Black elected officials do not help Black entrepreneurs enough in the Delta (e.g., public policy changes, making sure resources are in the Delta, interact and learn about their challenges. Even though the question did not ask them about their relationships with federally elected officials, 11 participants voluntarily stated that they have such relationships. Twelve said that they have a relationship with their state elected officials, and only five participants have relationships with all three levels of government elected officials: federal, state, and local. The largest relationship between Black entrepreneurs and elected officials is at the local level, according to 16 of the Black entrepreneurs who participated in this study. Eight reported they had no relationship or

form of communication at all with their elected officials at any level. Below is an example of how a few described their relationships with their elected officials.

In 2014, Lady Bug was facing challenges as a newly established business (e.g., getting clients and support from other practitioners). The people that could benefit from the services Lady Bug offers were Medicaid recipients, but she was not able to bill Mississippi Medicaid as a licensed professional counselor for reimbursement under state law. With the assistance of Ms. Beulah Greer, Director of the EDGE Incubator, Lady Bug was successful in arranging meetings with members of the Mississippi State Legislature (i.e., Senator David Jordan and State Representative Robert Clark) and representatives from the Governor of Mississippi office to discuss how the issue was affecting certain people in Mississippi. In January 2016, the Mississippi Legislature made it effective that licensed professional counselors could apply to become individual Medicaid providers. Now, Lady Bug and other licensed professional counselors like her are allowed to bill Medicaid for services rendered.

Faith was a high school teacher who was opening an assisted living facility in her hometown. She admits to having no prior working knowledge or experience in type of business. Opening her business would make her the first Black-owned assisted living facility in town. She quickly learned the benefits of having a relationship with her elected officials. Faith initially approached her local elected officials for support but was turned down. Then she turned to her federal (Congressman Bennie G. Thompson) and state (Senator Willie Simmons) elected officials, and that is when she says things started to change. Support started coming in slowly. Doors started opening for her so that she could get the guidance she needed to make her business a reality. Even though it took 10

months to get her loan approved despite not having credit issues, Faith said having those relationships proved helpful. She made the point that support from her local elected officials came later, citing once they saw she was not giving up.

Platinum responded that he maintains close involvement with his local elected officials because he has a barbershop in the back of his house, so he needs to make sure he stays abreast of local ordinances. He also stated that his involvement with his elected officials has never benefitted him in his business but some of them have been a customer. Braves only keeps in contact with his local elected officials by attending monthly board meetings so that he can stay abreast of political decisions and how they will affect him as a business owner. Braves said when it came to helping him in his business it has been in the form of receiving advice, helping him to network, or inviting him to public events hosted by his elected officials. Braves also stated he has been in business for so long that he does not need them to hold his hand but likes the fact that if he needs them, he can call them.

Wellness Diva, on the other hand, has a different view about her elected officials. She stated that even though she knows who her elected officials are, she does not have a working relationship with them for two reasons: she has not reached out to them at all for help, and she does not know what they could do to help her given the fact that she has a web-based business. Blue admits that it was not until she began working with the EDGE Incubator that she came to realize the importance of having a relationship with her local elected officials. Right now, Blue responded that she does not need their assistance but that building that relationship is good. Smoke praises how the local city council works to

support the hometown businesses. He said, “Sometimes the City will contact me about purchasing lunch for individuals working for the city.”

Based on the experiences and examples given by those Black entrepreneurs in this study, elected officials in the Delta can influence local business development, but not every situation will yield the same results. However, based on other research, in a Black majority region where there is a large representation of Black elected officials, Black elected officials can be a positive force in any structure (e.g., city of Atlanta) but in the case of the Mississippi Delta, a Black majority rural region, the impact of Black elected officials has been minimal and needs improvement (Table 16). The Mississippi Delta has a majority Black elected official’s representation at the state and local levels.

Table 16

Structural Factor: Government Elected Officials

Research Factor	Themes
Elected Officials	<p>Study participants feel that although relationships are mixed across all levels (federal, state, and local) with elected officials (Black and White), the participants feel Black elected officials in the Mississippi Delta have had minimal influence on the success of Black businesses and their presence in the region.</p> <p>Study participants feel Black elected officials need to interact more to learn about the challenges of Black businesses and entrepreneurs in the Delta.</p> <p>Study participants have the opinion that Black elected officials should be proactively representing the needs of the Black community.</p>

Research Objectives 5 and 6: Structural Factors and State Government in Mississippi

Twenty-one of the participants report they did not receive help from a state agency in Mississippi. Seven of the participants responded, “yes,” they did receive

assistance from a state agency with their businesses. Two participants did not provide a response at all. Judging from the responses, help received varied from federal to state agencies. Some of participants are not sure if the agency was federal or state. For example, a few thought SBA (Small Business Administration) was a state agency rather than federal.

Responses ($N = 7$) to the question about receiving help from state agencies actually vary in the sense that even though some of them received help from a state or federal agency, they were mixed feeling about how beneficial was the help they received. Also, they did not totally understand what the agency could do to help them or was were not satisfied with the assistance they received from the agency. In addition, if they believed there were a lot of programs in Mississippi to assist Black entrepreneurs in the Mississippi Delta, they were not confident in giving the names of programs or the services they provide.

According to participants in the study, state and local government is one channel by which resources come into regions and are made available to businesses; therefore, the inability of Black entrepreneurs to access those resources makes it a structural factor (Table 17). Participants believe the lack of assistance or knowing where to go in terms of government agencies (e.g., Mississippi Development Authority Minority and Small Business Development Division) can influence the fact that there is a low number of Black-owned businesses in the Mississippi Delta. Participants in the study responded they want to be a part of the business environment in the state of Mississippi and the Delta. They also said they want assistance with business location, business expansion, engaging in global business, accessing capital, technical assistance, learning about

business opportunities, and much more. Table 17 shows what the participants in the study think about resources available to them from the state government in Mississippi.

Table 17

Structural Factor: State Government in Mississippi

Research Factor	Themes
State Government in Mississippi	<p>Study participants feel information about state agencies and the services they offer is not readily available or known by Black entrepreneurs in the Mississippi Delta.</p> <p>Study participants have the opinion that the majority of Black entrepreneurs in the Mississippi Delta do not receive assistance from state agencies.</p> <p>Study participants are of the opinion that Black entrepreneurs in the Mississippi Delta do not know enough about state agencies in order to approach them for assistance.</p> <p>Study participants have the opinion that some Black entrepreneurs do not go to the state agency because they do not know where to begin or what to do.</p>

Chapter Summary

Chapter IV focuses on written perceptions of Black entrepreneurs on agency and structural factors when it comes to their desire to be an entrepreneur or their entrepreneurial activity in the Mississippi Delta. The general concept is that the race of the entrepreneur has an effect on entrepreneurial activities and desire to be an entrepreneur. Topics of discussion included the types of industry, the Mississippi Delta as the location, personal human capital, the intergenerational link, financial capital, social capital within the Black community, the presence of opportunities, access to resources, the effects of discrimination, value of elected officials, and state programs.

This chapter concludes with the following results. Agency and structural factors influence the Black entrepreneur's desire to be an entrepreneur or his or her entrepreneurial activity. The impact of agency and structural factors are different, but the results of their impact varies depending the entrepreneur and the business. Participants understand agency factors and how they affect them and their businesses. Participants believe that Black entrepreneurs and business owners must invest in their own personal abilities such as knowledge about the business. They believe Black entrepreneurs and business owners must search for resources themselves instead of waiting for resources to come to them. Participants believe if opportunities are lacking, then Black entrepreneurs and business owners must create opportunities themselves. Four, they believe Black entrepreneurs and business owners must take measures within their families and communities to ensure that valuable skills and knowledge are transferred that will help increase the number of Black businesses in the Black community. And finally, participants believe Black people must collectively improve on their social and financial capital in the Delta in order to take some control over investing in Black businesses. Structural factors have had more of a negative impact than a positive impact on Black entrepreneurship in the Mississippi Delta. Participants realize that without government agencies and representation by Black elected officials, they could overcome the racial disparities that exist between them and White business owners. Participants reported Black entrepreneurs' that want to start, grow, and expand their businesses ability to access financial support from banks or other lending institutions is limited, which leads to the types of businesses Black people open, and their businesses will not be able to compete with White businesses (e.g., good ole' boy system). Participants stated Black

business owners and entrepreneurs are not afraid of competition. Chapter V presents a summation of the study, key findings, conclusions, implications, recommendations for further research, and a final summary.

CHAPTER V – FINDINGS, CONCLUSIONS, AND IMPLICATIONS

This study explored the impact of agency and structural factors on Black entrepreneurship in the Mississippi Delta. The finding of the study is that both agency and structural factors contribute to the success of Black entrepreneurship in different ways, based on the self-perceptions of 30 Black entrepreneurs in the Mississippi Delta. This chapter is presented in the following order: summary of the study, findings, conclusions, implications, future research, and summary.

Participants in the study understand how valuable it is for them to be an asset to their business (e.g., human capital, financial capital). However, sometimes their agency factors are overwhelmed by structural influences (e.g., discrimination, opportunity) even in the majority Black-populated Mississippi Delta. Agency factors seem to be the leading influence on the success of Black entrepreneurship. The owners assume the risk, challenges, and personal responsibility of establishing a successful business.

Summary of the Study

The Mississippi Delta is a heavily Black-populated region where the rate of Black entrepreneurship is low in comparison to the size of the Black population (See Appendix D). Participants acknowledge their role in improving Black communities and businesses. Black entrepreneurs and business owners in the region perceive their chances increases of being successful when they improve their agency factors (i.e., industry type, human capital, intergenerational link, financial capital, and social capital). However, participants in the study also stated that part of their success is also dependent upon the removal of structural barriers (i.e., location, opportunity, access to resources, institutional discrimination, and state government in Mississippi). Therefore, according to the study

participants, they are trying to be successful Black entrepreneurs and business owners but jointly, agency and structural do impact the success of Black entrepreneurship in the Mississippi Delta.

Findings, Conclusions, and Recommendations

All of the findings in this study are based on the self-perception of 30 Black entrepreneurs and business owners that participated in this study, and therefore not generalizable to a larger population of any race of people. The perceived influences and barriers (agency and structural factors) to Black entrepreneurship according to Black entrepreneurs living in counties in the Mississippi Delta are human capital, social capital, industry type, location, institutional discrimination, opportunity, intergenerational link, financial capital, access to resources, and state government.

Finding 1: The top three counties with the highest representation of Black businesses were Washington, Holmes, and Quitman (Appendix I). Washington County had a Black business rate of 43.9%. It was followed by Holmes County with 39.7% and then Quitman County was third with 34.3% Black business rate. Overall, Blacks owned 40,615 (18%) businesses in Mississippi in 2007 in comparison to 225,997 businesses in the State of Mississippi across all races and industries (U.S. Census Bureau 2007 Survey of Business Owners, n.d.).

Conclusion 1: The number of Black owned businesses established in the Mississippi Delta are not reflective of the high population of Blacks in the Delta region. Entrepreneurs are important in rural economies and communities, but it is difficult for rural areas to grow entrepreneurial ecosystems (Low et al., 2005, p. 62) because of the challenges with community infrastructure, inadequate supply of business space, and lack

of business friendly policies. Unlike rural areas, studies show urban areas access to more opportunities and resources have an impact on self-employment rates (Boston, 1999; Volery, 2007).

Recommendation 1: Program leaders should strategically place programs and support services in the Delta region that assist Black entrepreneurs and promote entrepreneurship. These programs and services must allow access to information and include training, technical assistance, and access to capital (Min, 1987). If Black entrepreneurs and business owners are afforded access to such support, then the transferring of human capital traits (experience and managerial skills) are likely to impact decisions to be self-employed (Dunn and Holtz-Eakin, 2000).

Finding 2: Based on participant responses, characteristic data showed all 30 participants met the criteria for participating (e.g., race, entrepreneurial activity, resident of the Delta). The average age of males in the study was 45 and for females, it was 46 years of age. The majority of the participants in this study had some form of formal education from some college to an academic doctoral degree ($N = 21$). More male ($N = 15$) participants stated they feel they have a lot of experience as a Black entrepreneur in the Mississippi Delta, as opposed to females ($N = 5$). More females ($N = 7$) felt they had only a little experience as a Black entrepreneur in the Mississippi, as opposed to men ($n = 3$). Of all the participants, there were more men ($N = 11$) that owned a business or engaged in entrepreneurial activity than females ($N = 3$) for over than 10 years. The remaining participants ($N = 16$, males and females) reported having been in business less than 10 years. Appendix Q displays the detailed characteristics on each of the 30 participants.

Conclusion 2: The majority of Black entrepreneurs and business owners in this study have invested and increased some of their personal agency factors (i.e., industry type, intergenerational link, financial capital, human capital, social capital). Personal characteristics alone do not guarantee that one will be an entrepreneur or business owner or successful (Shane, 2008), although many have tried to explain the impact of personal characteristics (e.g., human capital theory, opportunity structure theory; Fairlie & Robb, 2007a; Fairlie & Robb, 2007b; Pryde & Green, 1990).

Recommendation 2: To gain understanding of how personal characteristics impact the success of Black entrepreneurs in the Mississippi Delta, leaders and other stakeholders should engage in dialogue and interaction with Black entrepreneurs and business owners in the region so they can more effectively respond to their needs. Ethnic groups and their environment traits (i.e., opportunities, group characteristics, and group structures) provides key insight to improving the group intra and inter dynamics (Boston, 1999).

Finding 3: The Black entrepreneurs ($N = 30$) in this study believe that saved agency factors do impact the success of Black entrepreneur's (*desire to be an entrepreneur and their entrepreneurial activity*). These agency factors are the leading influence on the success of Black entrepreneurs in their entrepreneurial aspirations (i.e., their desire) and pursuits (i.e., entrepreneurial activity). The entrepreneur or business owner has the ultimate responsibility of the business and its success. Agency factors are those personal qualities and abilities (e.g., human capital, social capital, intergenerational link, industry type, financial capital) of the person that can be used to positively impact their business. Barker (2012) defined agency factors as the ability of the individual to act

and make decisions for their business. Participants in the study acknowledge their personal responsibility to be able to help themselves in their business. They offered examples of helping themselves as investing in their own education, passing valuable skills and knowledge down through the Black community, supporting Black owned businesses, and being proactive in increasing the overall number of Black owned businesses.

Conclusion 3: All of the participants acknowledge how important personal agency factors are in the success of their business or activity. The success of Black businesses is dependent upon replicating the successful Black businesspersons through mentoring and teaching (Washington, 1907). Black entrepreneurs and business owners in the Mississippi Delta believe they must have mindset to improve Black businesses, in which they believe will improve their chances of increasing the number of successful Black businesses also increases.

Recommendation 3: Study participants believe Black people in the Mississippi Delta need to invest more in their human capital and social capital. These investments should be in personal human capital, group social capital, the intergenerational link, personal and group financial capital, and Black elected officials that support Black entrepreneurship and businesses. For Black business owners to be successful, agency factors connected to the strength and viability of the Black community, its internal networks are important for the survival, and growth of Black owned businesses (Sowell, 1981).

Finding 4: The Black entrepreneurs ($N = 30$) in this study believe structural factors also impact the success of Black entrepreneur's in the Mississippi Delta (*desire to*

be an entrepreneur and their entrepreneurial activity). Participants shared their personal perceptions that structural factors (barriers) are imbedded in the Delta, inability to access opportunity and resources, state government, elected officials, and displayed in discriminatory behavior. Structural factors are the external barriers that interfere with an individual's desire to be an entrepreneur and their entrepreneurial activity. Barker (2012) defined structural factors as "constraining patterns" (p. 15) imposed through society and beyond the control of the individual. Participants believe, even when they improve their agency factors (i.e., human capital, financial capital, industry type, social capital, intergenerational link) if they cannot overcome the structural factors (i.e., location, opportunity, access to resources, institutional discrimination, state government in Mississippi) their chances of being successful decreases, their desire to be an entrepreneur and entrepreneurial activity is negatively impacted.

Conclusion 4: Participants believe living in a majority Black populated location is nullified if Black people lack institutional power and influence when it comes to Black entrepreneur's (*desire to be an entrepreneur and their entrepreneurial activity*). Some researchers have concluded in their studies that structural factors negatively impact Black businesses and entrepreneurs (Butler, 2005; Kollinger & Minniti, 2006; Moynihan, 2013; and Walker, 1998). Those studies that said structural factors negatively impact Black entrepreneurship cited such reasons as race and institutional discrimination, unfair political barriers, lack of access to opportunities, and where they live (i.e., location). Other studies disagreed stating structural factors do not negatively impacting Black businesses or entrepreneurs (Feagin & Imani, 1994; Light, 1972, Lofstrom & Bates, 2013; Robb & Fairlie, 2007). Those studies disagreed citing reasons such as educational

advancements, the presence of a Black middle class, Black entrepreneurs and business owners rely more on personal resources (e.g., family, credit cards) to support their business ventures not banks, personal credit is the problem not race discrimination.

Recommendation 4: Units of government and other stakeholders should consider the personal experiences and input of Black entrepreneurs in the Mississippi Delta. The personal experiences and input from Black entrepreneurs in the Mississippi Delta should be considered along with evidence to guide them in identifying key challenges to the success of Black entrepreneurs and businesses that must be improved. These key concerns should specifically address public policy, access to resources, access to capital, access to business opportunities and change in industry types Black people open. Public policies that remove barriers that prevent Black entrepreneurs and business owners from taking advantage of business opportunities. Making resources available and accessible by placing them in the Delta gives Black business owners and entrepreneurs access to knowledge and technical assistance. These resources should be specifically developed to meet the needs of the Delta. There should be stronger accountability from banks located in the Mississippi to support Black entrepreneurs and business owners. There should be an increase in the number Black owned/minority banks in the Delta to provide competition to non-minority banks. Providing access to capital, knowledge and technical assistance may change the type of businesses Black people open. When barriers are removed Black entrepreneurs and business owners, who are able and ready to respond, will take advantage of the opportunity (Boston, 1999).

Implications

Study findings point to the need to conduct further research on factors (agency and structural) that impact the success of Black entrepreneurship in order to find which factors have greater influence on Black entrepreneurs' success. The two types of factors co-exist in the life of an entrepreneur and business owner. To impact the success of Black entrepreneurs, stakeholders (e.g., Black people, units of government) must be investments in resources specifically that address entrepreneurship education and training (e.g., business specific skills and knowledge) from primary, secondary, and higher education or vocational-trade levels. The number one structural barrier to Black entrepreneurship in the Mississippi Delta seemed to be banking institutions. If banks are the primary reason why Blacks entrepreneurs and businesses are unsuccessful, small in size, and cornered into certain industries, then a greater focus on policies specifically designed to improve minorities' access to financial resources is necessary.

If local and state governments in rural or Black populated regions want to increase the presence and success of Black owned businesses, this study and the findings should serve as a guide. They could also compare and contrast urban to rural areas on Black entrepreneurship and businesses. Both urban cities of Atlanta, GA and Detroit, MI could also serve as examples of comparison and contrast when it comes to majority Black populated areas. The city of Atlanta can be used as example of Black entrepreneurship and business in an urban setting. City leaders in Atlanta adopted a set-aside policy that ensured opportunities to participate in government contracting were made available to minorities (Boston, 1999). The urban city of Detroit had a different outcome. The Black population in Detroit had political power (influence) but there was not a significant

increase in Black business participation rate. The participants in this study shared their personal perception on Black entrepreneurship in the Mississippi Delta, which could be used to improve Black entrepreneurship in the Delta region.

Recommendations for Future Research

This study focused on agency and structural factors and their influence on Black entrepreneurship in the Mississippi Delta. This study contributes new knowledge to the existing literature on Black entrepreneurship, in particular in the Mississippi Delta where the area has a majority Black population. Blacks are the majority of the population, not the majority in power with control and influence over structures (i.e., agencies and banks), which according to participants hinders their chances of being successful Black entrepreneurs and business owners. This is the only known qualitative study in Mississippi where Black entrepreneurs were able to share their personal experiences of what it means to be a Black entrepreneur in Mississippi, particularly in the Delta. To understand how Blacks are affected by factors that either help or interfere with their desire to be entrepreneurs or their entrepreneurial activity, researchers must rely on Black entrepreneurs to provide the insight in order to gain understanding. Based on the interviews, the analysis, and findings, the following recommendation is presented for future research: A replication of this study should be conducted in another Black majority rural or urban region to understand what the perceived influences and barriers (agency and structural factors) are to Black entrepreneurs in that particular region. Replicating this study would provide comparison data that could be examined to see if there are differences in Black entrepreneurs and entrepreneurship based on agency and structural factors in that region or if those influences and barriers are unique to that

location or race. Additionally, a larger quantitative study should be conducted so that findings can be generalized across Black majority communities. A statistically significant sample of Black entrepreneurs in various contexts should be surveyed. This survey should examine Black majority communities in both rural and urban areas in order to understand factors allow a Black majority context to positively influence Black entrepreneurship. This was an exploratory study with potentially important findings that a larger study could generalize.

Conclusion

The current study explored the experiences of Black entrepreneurs from a Black majority perspective in a rural Black region of the Mississippi Delta. Evidence from several data sources (federal, state, local) has communicated that African Americans have far less businesses as well as a higher failure rate for small businesses compared to other racial groups of people (Bogan & Darity, 2008; Fairlie & Meyer, 2000; Kollinger & Minniti, 2006). The Black entrepreneurs and business owners in this study provided insight into this debate on Black entrepreneurship. The discussion on Black entrepreneurship and Black entrepreneurs' experiences and knowledge must not be overlooked or discounted. Without it, this study would not be able to add new knowledge to the issues that surround Black entrepreneurship. In particular, this study focused on a region that is majority Black in many capacities (e.g., local, county, and state government; population) to see if agency and structural factors impact the success of Black entrepreneurs. Therefore, the findings and contribution to the debate is that no, the Mississippi Delta, which is a Black-majority region, does not help Black entrepreneurs in the region because according to participants they lack structural power and influence.

Based on the personal experiences and perceptions of Black entrepreneurs and business owners that participated in this study in the Mississippi Delta, when it comes to agency factors, they are powerless against structural factors.

Black entrepreneurs and business owners in the Delta, from an economic standpoint, understand the long-term value of contributing to their own community and turning over the control of a family-owned business to the next generation in their family. Black entrepreneurs and business owners are the experts on the issues they face as a community and race. This is why, the personal experiences and perceptions of Black entrepreneurs and business owners in the Mississippi Delta should be considered in efforts to improve Black entrepreneurship in the region.

APPENDIX A – Mississippi State Senators – By County

Mississippi State Senators – By County	
Top 25 Counties with the highest Black population of the 82 counties in Mississippi	
Black Democrats	12
White Republicans	8
White Democrats	2
Missing	0
Top 13 Delta counties with the highest Black population (none over 50% self-employment rate)	
Black Democrats	5
White Republicans	4
White Democrats	0
Missing	0

Note: There is a grand total of fifty-two State Senators. Source: 2012 – 2016 MS Official and Statistical Register “Blue Book”.

APPENDIX B – Mississippi State Representatives – By County

Mississippi State Representatives – By County	
Top 25 Counties with the highest Black population of the 82 counties in Mississippi	
Black Democrats	28
White Republicans	16
White Democrats	8
Missing	0
Top 13 Delta counties with the highest Black population (none over 50% self-employment rate)	
Black Democrats	11
White Republicans	7
White Democrats	1
Missing	0

Note: There is a grand total of 122 State Representatives. Source: 2012 – 2016 Mississippi Official and Statistical Register “Blue Book”. Source: Senator Derrick Simmons, Mississippi State Legislators (2014).

APPENDIX C – Mississippi County Supervisors – By County

Mississippi County Supervisors – By County	
Top 25 Counties with the highest Black population of the 82 counties in Mississippi	
Black Supervisors	75
White Supervisors	44
Missing	6 (totaling 2 Counties)
Top 13 Delta counties with the highest Black population (none over 50% self-employment rate)	
Black Supervisors	40
White Supervisors	25
Missing	0

Note: There is a grand total of 410 County Supervisors. Source: Mississippi Association of Supervisors.

APPENDIX D – Mississippi Mayors – By County

Mississippi Mayors – By County	
Top 25 Counties with the highest Black population of the 82 counties in Mississippi	
Black Mayors	53
White Mayors	35
Missing	15 (totaling 8 Counties)
Top 13 Delta counties with the highest Black population (none over 50% self-employment rate)	
Black Mayors	42
White Mayors	24
Missing	1 (totaling 1 County)

Note: There is a grand total of 298 Mayors. Source: Mississippi Conference of Black Mayors.

APPENDIX E – Mississippi Councilpersons – By County

Mississippi Councilpersons – By County	
Top 25 Counties with the highest Black population of the 82 counties in Mississippi	
Black Councilpersons	292
White Councilpersons	162
Missing	36 (totaling 6 Counties)
Top 13 Delta counties with the highest Black population (none over 50% self-employment rate)	
Black Councilpersons	222
White Councilpersons	89
Missing	6 (totaling 2 County)

Note: There is a grand total of 1531 Alderpersons. Source: 2012 – 2016 Mississippi Official and Statistical Register “Blue Book”.

APPENDIX F – 2012 Mississippi Social, Demographic, and Economic Profile

Social, Demographic, and Economic Profile	United States	Mississippi	White	Black
Population	313,873,685	2,986,926	1,768,736	1,123,620
Poverty	15.9%	24.2%	15.5%	37.7%
Median Household Income	\$51,371	\$37,095	\$46,174	\$24,414
Individual Per Capita Income	\$27,319	\$20,119	\$25,117	\$12,641
Self-Employed *Unincorporated	6.1%	5.6%	6.8%	3.1%
Educational Attainment				
Less than high school	13.6%	17.7%	14.0%	24.3%
High school graduate (equivalency)	28.0%	30.6%	30.5%	31.1%
Some college or assoc. degree	29.2%	31.1%	31.5%	30.3%
Bachelor's degree	18.2%	13.0%	15.2%	9.0%
Graduate or professional degree	10.9%	7.6%	8.8%	5.3%

Note: U.S. Census Bureau: American Fact Finder: 2012 American Community Survey 1yr. Estimate. *Unincorporated – means rural area.

APPENDIX G – Delta Regional Authority Mississippi Delta Social, Demographic, and
Economic Profile

Social, Economic, and Demographic Profile	DRA Region	Mississippi Delta	Mississippi White	Mississippi Black
Population	9,852,807	1,578,569	51.1%	45.9%
Poverty	19.9%	22.4%	15.5%	37.7%
Median Household Income	\$39,381	\$37,926	\$46,174	\$24,414
Individual Per Capita Income	\$33,682	\$31,414	\$25,117	\$12,641
Self-Employed *Unincorporated	N/A	N/A	N/A	N/A
Educational Attainment				
Less than high school	N/A	N/A	N/A	N/A
High school graduate (equivalency)	55.3%	51.2%	N/A	N/A
Some college or assoc. degree	5.7%	7.3%	N/A	N/A
Bachelor's degree	12.6%	13.7%	N/A	N/A
Graduate or professional degree	6.8%	7.1%	N/A	N/A

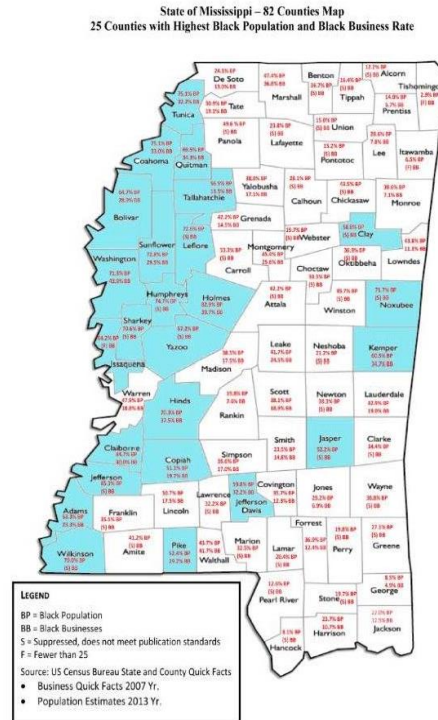
Note: U.S. Census Bureau: American Fact Finder: 2006 – 2010 American Community Survey. 2012 Bureau of Economic Analysis.

2010 U.S. Census Summary File 1. 1970 – 2000 USDA Economic Research Service Atlas of Rural and Small Town America.

*Unincorporated – means rural area.

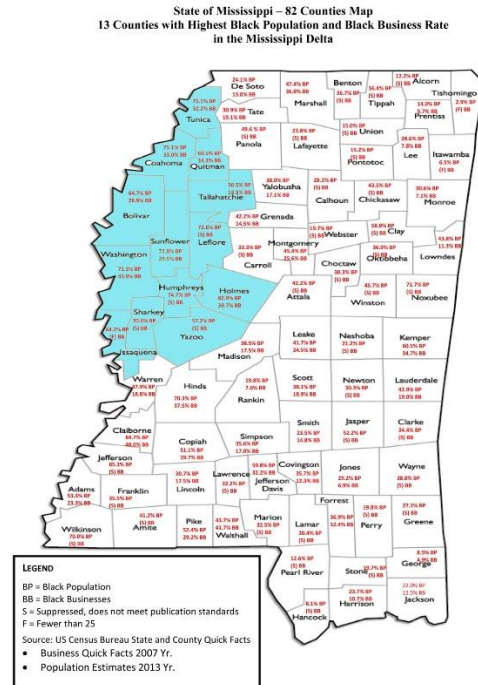
APPENDIX H – State of Mississippi 25 Counties Highest Black Population and Business Rate

Counties	BP	BB
Adams	53.3%	23.3%
Bolivar	64.7%	28.9%
Claiborne	84.7%	40.0%
Clay	58.8%	(S)
Coahoma	75.1%	33.0%
Copiah	51.1%	19.7%
Hinds	70.3%	37.5%
Holmes	82.9%	39.7%
Humphreys	74.7%	(S)
Issaquena	64.2%	(S)
Jasper	52.2%	34.7%
Jefferson	85.3%	(S)
Jefferson Davis	59.8%	32.2%
Kemper	60.5%	34.7%
Leflore	72.6%	(S)
Noxubee	71.7%	(S)
Pike	52.4%	29.2%
Quitman	69.5%	34.3%
Sharkey	70.6%	(S)
Sunflower	72.8%	29.5%
Tallahatchie	56.5%	13.5%
Tunica	75.1%	32.2%
Washington	71.3%	43.9%
Wilkinson	70.0%	(S)
Yazoo	57.2%	(S)



APPENDIX I – State of Mississippi 13 Counties Highest Black Population and Business Rate

Counties	BP	BB
Bolivar	64.7%	28.9%
Coahoma	75.1%	33.0%
Holmes	82.9%	39.7%
Humphreys	74.7%	(S)
Issaquena	64.2%	(S)
Leflore	72.6%	(S)
Quitman	69.5%	34.3%
Sharkey	70.6%	(S)
Sunflower	72.8%	29.5%
Tallahatchie	56.5%	13.5%
Tunica	75.1%	32.2%
Washington	71.3%	43.9%
Yazoo	57.2%	(S)



APPENDIX J – Coahoma County Business Incubator



April 8, 2015

Dear Ms. Timla Washington:

This letter is to serve as verification of your approval to interview clients of the Coahoma County Business Development Center (small business incubator) for your dissertation research on "Self-Perceptions of Black Entrepreneurship in the MS Delta."

If there is anything else you need of us, please do not hesitate to give us a call. Best of wishes in your educational endeavors!

Sincerely,

A handwritten signature in brown ink that reads "Tana".

Tana P. Vassel
Economic Development Director

1540 DeSoto Ave. • P. O. Box 160 • Clarksdale, MS 38614 • 662-627-7337 • 662-627-1313 fax

APPENDIX K – Debt Education Business Transformation and Sustainability



April 13, 2015

Ms. Timla G. Washington
P.O. Box 872
Shaw, MS 38773

Dear Ms. Washington:

The Debt Education for Business Transformation and Sustainability (DEBTS) Program accepts your request to interview our minority clients for your research on the Self-Perceptions of Black Entrepreneurship in the Mississippi Delta. This type of research is exactly what we need to better understand the needs of African-American Entrepreneurs. Such information will be a vantage point for us as we continue in our effort to increase and help improve the long-term presence and success of entrepreneurs in general.

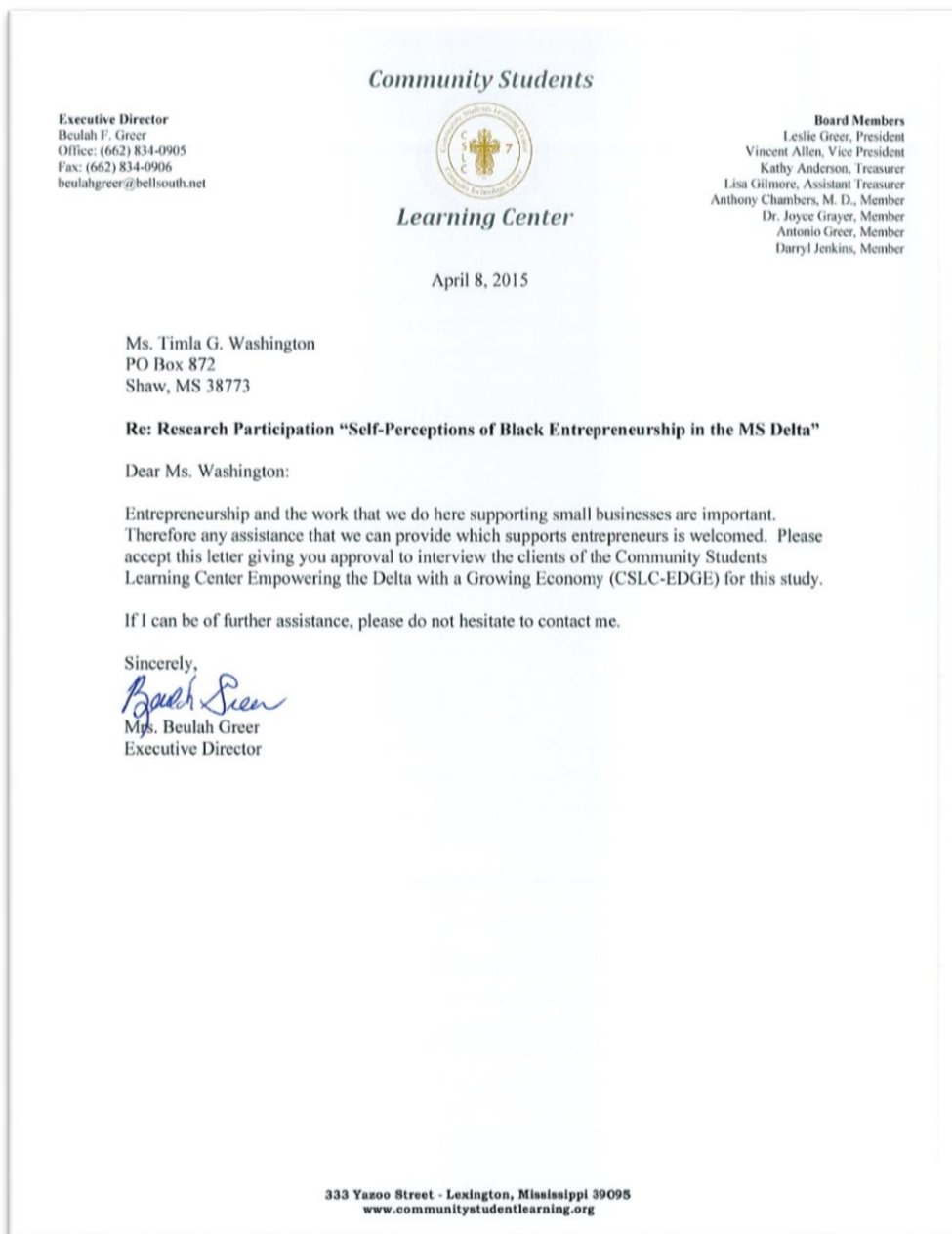
We are looking forward to reading about your findings. If you have any questions or need further assistance, please email or call me at abchudson@deltastate.edu or 662-588-0091. Thank you and I look forward in assisting you in this pursuit of understanding on the subject of African-American entrepreneurship.

Sincerely,

Abe M. Hudson, Jr.

Abe M. Hudson, Jr., Projector Director

APPENDIX L – Empowering the Delta with a Growing Economy



APPENDIX M – Consent Form



INSTITUTIONAL REVIEW BOARD LONG FORM CONSENT

LONG FORM CONSENT PROCEDURES

This completed document must be signed by each consenting research participant.

- The Project Information and Research Description sections of this form should be completed by the Principal Investigator before submitting this form for IRB approval.
- Signed copies of the long form consent should be provided to all participants.

Last Edited August 28th, 2014

Today's date: September 20, 2015

PROJECT INFORMATION

Project Title: Self-Perceptions of Black Entrepreneurship in a Black Majority Rural Context - the Mississippi Delta

Principal Investigator: Timla G. Washington

Phone: 662-392-3388

Email: timlagw@cableone.net or
timla.washington@eagles.usm.edu

College: Business

Department: Human Capital Development

RESEARCH DESCRIPTION

1. Purpose:

The purpose of this study and why it is being conducted is to look at the impact of Black majority populated communities impact on Black entrepreneurship and how it is influenced as a result of such communities being a majority Black in population (e.g., in leadership, politics, etc.). This research can provide knowledge which could help increase the success of Black entrepreneurship as well as assist the MS Delta region in its efforts to improve entrepreneurial success.

2. Description of Study:

Experimental Procedures: Thirty Black entrepreneurs from within the thirteen counties study area will be interviewed using a survey instrument and protocol along with audio taping of the interviews. Each interview will be conducted separately and confidentially. The time allotted for each interview is 90 minutes but each does not have to take that long. There are no restrictions on normal activities. There will be no invasive techniques.

3. Benefits:

All participants will be given a written summary of the study and its findings and a copy of the Small Business Administration Business Resource Guide (SBA-Resource Guide). Therefore the benefits will be in the form of "gained information and a resource." There is no potential for medical injury associated with this study.

4. Risks:

There is potential of any known physical, psychological, social, or financial research-related risks, inconveniences, or side effects (expected and potential) associated with this study. Therefore there is no need to establish any measures to minimize them. There is no potential for medical injury, so, there is no need to identify treatment procedures or the absence thereof.

5. Confidentiality:

The confidentiality of participants will be safeguarded (i.e., identity and responses) by being stored and

Consent Form (continued).

7. Participant's Assurance:

This project has been reviewed by the Institutional Review Board, which ensures that research projects involving human subjects follow federal regulations.

Any questions or concerns about rights as a research participant should be directed to the Chair of the IRB at 601-266-5997. Participation in this project is completely voluntary, and participants may withdraw from this study at any time without penalty, prejudice, or loss of benefits.

Any questions about the research should be directed to the Principal Investigator using the contact information provided in Project Information Section above.

CONSENT TO PARTICIPATE IN RESEARCH

Participant's Name: _____

Consent is hereby given to participate in this research project. All procedures and/or investigations to be followed and their purpose, including any experimental procedures, were explained to me. Information was given about all benefits, risks, inconveniences, or discomforts that might be expected.

The opportunity to ask questions regarding the research and procedures was given. Participation in the project is completely voluntary, and participants may withdraw at any time without penalty, prejudice, or loss of benefits. All personal information is strictly confidential, and no names will be disclosed. Any new information that develops during the project will be provided if that information may affect the willingness to continue participation in the project.

Questions concerning the research, at any time during or after the project, should be directed to the Principal Investigator with the contact information provided above. This project and this consent form have been reviewed by the Institutional Review Board, which ensures that research projects involving human subjects follow federal regulations. Any questions or concerns about rights as a research participant should be directed to the Chair of the Institutional Review Board, The University of Southern Mississippi, 118 College Drive #5147, Hattiesburg, MS 39406-0001, (601) 266-5997.

Include the following information only if applicable. Otherwise delete this entire paragraph before submitting for IRB approval: The University of Southern Mississippi has no mechanism to provide compensation for participants who may incur injuries as a result of participation in research projects. However, efforts will be made to make available the facilities and professional skills at the University. Participants may incur charges as a result of treatment related to research injuries. Information regarding treatment or the absence of treatment has been given above.

Research Participant

Person Explaining the Study

Date

Date

APPENDIX N – IRB Approval Letter



INSTITUTIONAL REVIEW BOARD

118 College Drive #5147 | Hattiesburg, MS 39406-0001
Phone: 601.266.5997 | Fax: 601.266.4377 | www.usm.edu/research/institutional.review.board

NOTICE OF COMMITTEE ACTION

The project has been reviewed by The University of Southern Mississippi Institutional Review Board in accordance with Federal Drug Administration regulations (21 CFR 26, 111), Department of Health and Human Services (45 CFR Part 46), and university guidelines to ensure adherence to the following criteria:

- The risks to subjects are minimized.
- The risks to subjects are reasonable in relation to the anticipated benefits.
- The selection of subjects is equitable.
- Informed consent is adequate and appropriately documented.
- Where appropriate, the research plan makes adequate provisions for monitoring the data collected to ensure the safety of the subjects.
- Where appropriate, there are adequate provisions to protect the privacy of subjects and to maintain the confidentiality of all data.
- Appropriate additional safeguards have been included to protect vulnerable subjects.
- Any unanticipated, serious, or continuing problems encountered regarding risks to subjects must be reported immediately, but not later than 10 days following the event. This should be reported to the IRB Office via the "Adverse Effect Report Form".
- If approved, the maximum period of approval is limited to twelve months.
Projects that exceed this period must submit an application for renewal or continuation.

PROTOCOL NUMBER: 16060204

PROJECT TITLE: Self-Perceptions of Black Entrepreneurship in a Black Majority Rural Context - The Mississippi Delta

PROJECT TYPE: New Project

RESEARCHER(S): Timla Washington

COLLEGE/DIVISION: College of Science and Technology

DEPARTMENT: Human Capital Development

FUNDING AGENCY/SPONSOR: N/A

IRB COMMITTEE ACTION: Expedited Review Approval

PERIOD OF APPROVAL: 06/03/2016 to 06/02/2017

Lawrence A. Hosman, Ph.D.
Institutional Review Board

APPENDIX O – Interview Protocol and Questionnaire (Final Copy)

Self-Perceptions of Black Entrepreneurship in the Mississippi Delta

Instructions: This questionnaire is to ask you about Black entrepreneurship and small business development in the Mississippi Delta. Each section of the instrument is asking for different information and has different instructions for responding.

Entrepreneur: _____ Assigned Pseudonym: _____

Business Name: _____ Years in Business: _____

Section A

PRELIMINARY CRITERION: FOR PARTICIPATION

The following questions will establish the criteria for participating in this study.

1. Residential County: In which Mississippi Delta county do you currently live? *Check one*

<input type="checkbox"/> Bolivar	<input type="checkbox"/> Coahoma	<input type="checkbox"/> Holmes	<input type="checkbox"/> Humphreys
<input type="checkbox"/> Issaquena	<input type="checkbox"/> Leflore	<input type="checkbox"/> Quitman	<input type="checkbox"/> Sharkey
<input type="checkbox"/> Sunflower	<input type="checkbox"/> Tallahatchie	<input type="checkbox"/> Tunica	<input type="checkbox"/> Washington
<input type="checkbox"/> Yazoo			
2. Are you **currently in business OR in the past have been engaged** in entrepreneurial activity for at least 1 year in the Mississippi Delta?
Which one? Currently ☐ Yes ☐ No *If yes, how long ____ (years/months)
Which one? Past ☐ Yes ☐ No *If yes, how long ____ (years/months)
Business County: Which one(s) of these counties is your business located? *Check all that applies

<input type="checkbox"/> Bolivar	<input type="checkbox"/> Coahoma	<input type="checkbox"/> Holmes	<input type="checkbox"/> Humphreys
<input type="checkbox"/> Issaquena	<input type="checkbox"/> Leflore	<input type="checkbox"/> Quitman	<input type="checkbox"/> Sharkey
<input type="checkbox"/> Sunflower	<input type="checkbox"/> Tallahatchie	<input type="checkbox"/> Tunica	<input type="checkbox"/> Washington
<input type="checkbox"/> Yazoo			
3. Do you have **a little** or **a lot of experience** as a Black entrepreneur in the Mississippi Delta?
☐ A little ☐ A lot
4. Do you currently own or in the past did you own **at least 51% (majority control)** of the business? ☐ Yes ☐ No
5. What is your race? *Check only one*

Interview Protocol and Questionnaire (Final Copy) (continued).

- ☐ White
- ☐ Black
- ☐ Hispanic or Latino
- ☐ Native American or American Indian
- ☐ Asian / Pacific Islander
- ☐ Other

Section B

DEMOGRAPHICS: BUSINESS OWNER CHARACTERISTICS

The following questions will gather characteristic information on you as a Black entrepreneur.

6. Age: What is your age bracket?
 - ☐ Under 21 years old
 - ☐ 21 – 29 years old
 - ☐ 30 – 39 years old
 - ☐ 40 – 49 years old
 - ☐ 50 – 59 years old
 - ☐ 60 – 69 years old
 - ☐ 70 years old or older
7. Gender
 - ☐ Male
 - ☐ Female
8. Education: What is the highest degree or level of school you have completed?
 - ☐ No schooling completed
 - ☐ Less than high school
 - ☐ Some high school (no diploma)
 - ☐ High school graduate (diploma or equivalent) Example: GED
 - ☐ Some college (no degree)
 - ☐ Trade/Technical/Vocational Training
 - ☐ Associate degree
 - ☐ Bachelor's degree
 - ☐ Master's degree
 - ☐ Professional degree

Interview Protocol and Questionnaire (Final Copy) (continued).

☐ Doctorate degree

☐ Other _____

Section C

Ice Breaker: I am Timla and I want to learn about Black businesses in the Mississippi Delta. Please tell me about yourself and how you became a business owner or entrepreneur?

9. Describe your business or businesses if you have /had more than one?
 - Why did you start this (or these) type(s) of business(es)?
 - What type of certifications or registrations do you have for your business?
 - What would you tell President Obama if you were asked what types of businesses do Black people in the Mississippi Delta usually open and why?
10. As a Black business owner or entrepreneur, what is your opinion about the Mississippi Delta?
 - What kind of challenges is your business experiencing here? What about advantages?
 - If I wanted to open a business here, would you say I made a good choice and what advice would you give me about opening one here?
11. What personal skills or training helped you in your business?
 - How have your personal skills or training helped you in your business?
 - If you were talking to someone about going into business describe the type of skills and training you feel are important for them to have?
12. Would you describe your personal relationships with family and friends that mentored (helped) you in your business?
 - Which ones were your family members and which ones were your friends?
 - Tell me what you learned from this or these relationships?
 - If you could speak to a group of young Black people that wanted to go into business, what would you tell them about connecting or working with someone?
13. How did you finance your business(es)?
 - Tell me about any problems you had with getting money for your business?
 - Tell me about your experience with any bank in your effort to get money for business?

Interview Protocol and Questionnaire (Final Copy) (continued).

- Since you already have experience with money and business, what advice would you give someone about money and owning or starting a business?
14. What do you think when someone tells you to “Buy Black” meaning support Black businesses?
- Tell me if you see a difference in the support for your business when it comes to the different racial groups in your community?
 - How does the level of support you get from your community influence decisions you make about your business?
 - If someone came to you that is not from the Mississippi Delta and they said they wanted to open a business here, but one of the things they wanted to know about is if Black’s support Black businesses, what would you tell them?
15. As Black business owner or entrepreneur, what does it mean for you when I say “opportunity matters?”
- Why does it matter living in the Mississippi Delta?
 - What else does a person need besides a chance to own a business or be an entrepreneur?
 - If you are asked to testify about Blacks and the need to increase economic options for success in business (ex. getting public contracts with the government, open up large scaled businesses and franchises, decrease barriers that get in the way), what would you tell the committee about Black businesses in the Delta?
16. As a Black business owner or entrepreneur in the Mississippi Delta, how important is it to have access to resources when it comes to your business success and survival?
- What types of assistance do you have access to that have helped you develop your business?
 - Explain to me how this assistance has encouraged you?
 - Can you tell me at least two things you need help with in your business?
 - If you needed help with your business where would you go (e.g., money, business plan, expansion, new equipment, taxes and accounting issues, to register as a minority business?
17. If you have been discriminated against as a Black entrepreneur or business owner, tell me about that experience?

Interview Protocol and Questionnaire (Final Copy) (continued).

- How has it affected you? Give me examples?
 - Tell me, what are your thoughts on whether or not Blacks are treated unfairly more in the Mississippi Delta than other places where there are a lot of Black people living?
 - The City of Atlanta is very prosperous and leaders and business owners came together to address the issue of unfair practices. If you had a chance to participate in a meeting like that here in the Delta to help improve Black businesses in any way, what would you say?
18. Describe the working relationship or communication you have with your elected officials on the local and the state level?
- How has that relationship helped you?
 - If you could privately tell a new candidate running for state representative about how Black elected officials help Black businesses in the Mississippi Delta, describe “the reality of how things are now” and “how things should be?” How do you think Black elected officials could help?
19. Tell me about help you have received from state agencies in Mississippi when it came to your business and if it has helped your business be successful or not?
- What is the name of the state agencies?
 - If you have never received help for your business from a state agency in Mississippi, tell me why?
 - If you had the chance to respond this statement “there are a lot of programs available to assist minorities who want to take advantage of business opportunities in the State of Mississippi,” what would you say? If you had to chance to respond this statement “the State of Mississippi does enough to help Black businesses in the Delta,” what would you say? What would you recommend the State of Mississippi could do to help Black businesses in the Delta?
20. If you are currently in business, tell me if you think your business(es) is successful or unsuccessful right now, and why?
- Or, if you are not in business now, was your business successful or not, and why?
21. What do think is the reason why there are so few Black businesses in the Mississippi Delta?
22. In summary, tell me what needs to happen so we can see an increase in the number of Black businesses including more successful ones here?

Interview Protocol and Questionnaire (Final Copy) (continued).

SNOWBALL RECOMMENDATION

Name another Black Entrepreneur you know in any of these Mississippi Delta counties? **Please include their Phone Number, Email Address, and their home County. The counties are Bolivar, Coahoma, Holmes, Humphreys, Issaquena, Leflore, Quitman, Sharkey, Sunflower, Tallahatchie, Tunica, Washington, and Yazoo)*

End of Questionnaire – Thank you for participating.

APPENDIX P – Research Objective 1

Describe Black entrepreneurship in counties in the Mississippi Delta where Black people are the majority of the population.

Counties	Black Population	Black Business Rate
Adams	53.3%	23.3%
Bolivar	64.7%	28.9%
Claiborne	84.7%	40.0%
Clay	58.8%	(S)
Coahoma	75.1%	33.0%
Copiah	51.1%	19.7%
Hinds	70.3%	37.5%
Holmes	82.9%	39.7%
Humphreys	74.7%	(S)
Issaquena	64.2%	(S)
Jasper	52.2%	(S)
Jefferson	85.3%	(S)
Jefferson Davis	59.8%	32.2%
Kemper	60.5%	34.7%
Leflore	72.6%	(S)
Noxubee	71.7%	(S)
Pike	52.4%	29.2%
Quitman	69.5%	34.3%
Sharkey	70.6%	(S)
Sunflower	72.8%	29.5%
Tallahatchie	56.5%	13.5%
Tunica	75.1%	82.2%
Washington	71.3%	73.9%
Wilkinson	70.0%	(S)
Yazoo	57.2%	(S)

APPENDIX Q – Research Objective 2

Describe the characteristics of 30 Black entrepreneur participants.

Participants	Age	Gender	Education	Exp. Level	Years in Business	County
1. Smoke (S)	40s	Male	SC	Lot of Experience	15	Quitman
2. Myetta (P)	70s	Female	MSD	Little Experience	2	Washington
3. Sensei (O, P)	40s	Male	AssocD	Lot of Experience	6	Washington
4. Jake (F, F)	50s	Male	BD	Lot of Experience	35	Quitman
5. Dragon 85 (S, F)	40s	Male	MSD	Lot of Experience	15	Tunica
6. Junior (P)	60s	Male	AssocD	Little Experience	35	Holmes
7. Zo (P)	40s	Male	BD	Lot of Experience	6	Leflore
8. Joker (P)	60s	Male	SC	Lot of Experience	40	Sharkey
9. White (S)	50s	Male	HSDp	Lot of Experience	15	Tallahatchie
10. Lady Bug (P)	30s	Female	MSD	Lot of Experience	Over 2	Leflore
11. Vonte (P)	40s	Male	BD	Lot of Experience	4	Washington
12. Diamond (F, P)	40s	Female	HSDp	Little Experience	2	Bolivar
13. Wellness Diva (S)	40s	Female	Ph.D.	Little Experience	3	Bolivar
14. Sasha (F, P)	40s	Female	HSDp	Little Experience	2	Sunflower
15. Faith (F, P)	50s	Female	BD	Little Experience	2	Sunflower
16. The Sculptor (O, P, F)	50s	Male	SC	Lot of Experience	Over 5	Coahoma
17. Platinum (S)	40s	Male	SC / TS	Little Experience	9	Bolivar
18. Andrew (P, S)	40s	Female	AssocD	Little Experience	2	Humphreys
19. Journey (F, P)	50s	Male	SC / TS	Lot of Experience	19	Sharkey
20. Ro (P)	30s	Male	TS	Lot of Experience	5 Years	Washington
21. Willie Lee (R)	70s	Male	TS	Lot of Experience	22 Years	Yazoo
22. Blue (S)	40s	Female	AssocD	Little Experience	3 Years	Holmes
23. Braves (S)	50s	Male	BD	Lot of Experience	25 Years	Bolivar
24. Hakeem (S)	40s	Male	MSD	Little Experience	2 Years	Coahoma
25. Bonnie (+, P)	50s	Female	BD	Lot of Experience	Over 2 Years	Tunica
26. Tress (■, S, F)	50s	Female	HSDp	Lot of Experience	Over 60 Years	Issaquena
27. Lady D (F, S)	40s	Female	BD	Lot of Experience	12 Years	Tallahatchie
28. Ann Bonds (O, +, F, P)	60s	Female	SC	Lot of Experience	23 Years	Tunica
29. Carolyn (P)	50s	Male	HSDp	Lot of Experience	10 Years	Sunflower
30. International (P, F)	30s	Male	SC	Lot of Experience	34 Years	Washington

LEGEND

■ (Inherited Family Business)	Associate Degree - AssocD
O (Owned Previous Business)	Bachelor Degree - BD
P (Primary Job)	High School Diploma - HSDp
S (Second Job)	Master Degree - MSD
+ (Currently Has More Than One Business)	Doctor of Philosophy – Ph.D.
R (Retiring Soon)	Some College but No Degree – SC
F (Family Interacting Business)	Trade School - TS

APPENDIX R – Participants Biography

Participants	Biography
1. Smoke	Smoke is in his 40s (personal communication, December 27, 2016). He has some college education but no degree. He owns a restaurant and sports bar, but he does not sell alcohol. Since he lives in the Delta and his community at a disadvantage being in a rural area, he delivers in the community, to neighboring town, and the longest delivery order he had was in Alabama. Smoke has been in business for 15 years. He started his business out of necessity according to him. His full-time job is being a trucker driver but when the only barbeque restaurant in town closed and he wanted barbeque, he decided to open the business. After 15 years in business, being able to hire citizens, sell his food outside of Mississippi, and launch a Facebook page to advertise his business, he says he is successful.
2. Myetta	Myetta is a female in her 70s (personal communication, December 21, 2016). She has a master's degree. After she retired from education, Myetta followed her dream of opening a restaurant. She has been in business for two years now in Washington County. Her restaurant serves home cooked meals Tuesday through Sunday. Myetta said she started the business to not only follow her dream but that she loves cooking and the joy she gets out of it to see people enjoy what she has prepared. Success for her has not been easy but she says she will embrace the level of success she has achieved so far in her business, which is keeping the doors open now and not being in the red at the end of the month. She knows starting out will be challenging but she will continue until the profits begin to materialize.
3. Sensei	Sensei is in his 40s (personal communication, December 29, 2016). He has an associate degree. He lives and works in Washington County. Sensei has owned three businesses. All of them have complemented each other through expansion. His first business was as DJ entertainment service that he started after graduating from high school. Next, he opened a club after realizing the money a DJ makes is highly profitable (e.g., weekend profit approximately \$1500 to \$2000). However, in that business he made costly "mistakes and got burned out," he said. Then he tried being an employee only to come to the realization that he profited more being self-employed and he had more to offer in terms of his talents being self-employed. Finally, Sensei having learned from his mistakes in the previous two businesses, says he opened his current business, which is a bar and grill. It has been 6 years now since Sensei opened his bar and grill.

Participants Biography (continued).

4.	Jake	Jake is in his 50s (personal communication, November 17, 2016). He has a bachelor's degree in the area for which he has a business, agriculture. Jake is a Black farmer raising soybeans and rice. His family has been farming for 35 years, making him a part of the third generation of farmers in this family. Jake grew up on the farm and getting a degree in agriculture added meaning to what he does as a farmer. He said, "What I learned from my father and grandfather was invaluable. What I learned in school do not compare to this hands-on life experiences. School complements life and life, prepares you." Jake said he is a successful Black farmer and business owner because he now farms and manages 1500 acres of land and has over \$5 million in assets.
5.	Dragon 85	Dragon 85 is in his 40s and he farms 1,800 acres of land in Tunica County (personal communication, January 11, 2017). He has a master's degree in agriculture. His business is farming. The crops he grows are soybeans and rice. Dragon 85 grew up on a farm and watched his father and grandfather become successful Black farmers. He is a third-generation farmer in his family. He said, "Naturally this was easy for me to have a farm and I have been doing it now for 15 years. I got my start and knowledge about farming while growing up on the farm." According to Dragon 85, his farm is successful which makes him a successful Black farmer. "I make a profit for myself and my family. I can hire employees. I contribute to the local economy. My farm has grown since I have bought more land. I also measure my success on how I am able to give back and help other Blacks," he said.
6.	Junior	Junior is between 60 and 69 years old with an associate degree (personal communication, September 20, 2016). Junior is a cattleman and a welder in the rural parts of Holmes County. He was influenced by his father who was a blacksmith. After retiring in 2006, Junior opened his welding business as a full-time operation. Junior has two sons who helps him in the business. One of his sons is a licensed welder and the other one is a computer analyst. Having a welding license puts him the position to bid for welding contracts with MDOT. Junior said that even though he thinks his business is successful he would like to be able to take advantage of bigger contractual opportunities. As for being a cattleman, he said it has been a dream come true as he farms over 150 acres of land. Junior has appeared in the Mississippi Farm Country magazine.
7.	Zo	Zo is between 40 and 49 years old and he has a bachelor's degree (personal communication, September 11, 2016). He lives in Leflore County. He has been around construction and remodeling for over 15 years before deciding to turn it into a full-time job under self-employment. He said, "This gift did not come naturally,

Participants Biography (continued).

Zo (continued)	instead I learned it over time through trial and error and being around men I could learn from.” Zo has been self-employed 6 years now as a licensed contractor to rehab commercial and residential properties. He also does demolition work and new construction. Zo said his business is a success because starting out he did not have to accumulate huge debt to open. He saved enough of his own money to start the business although small, and then eventually he felt confident enough to approach the bank for a loan to grow and expand, of which he was successful in getting the money.
8. Joker	Joker is male between 60 and 69 years old (personal communication, January 17, 2017). He is a residential remodeling and reconstruction contractor in Sharkey County. He is licensed by the State of Mississippi Board of Contractors. He attended college but did not finish. Joker has been doing residential remodeling and reconstruction for more than 40 years. “Remodeling and reconstruction is what I like, and I am able to make a living. I was fortunate to learn from other contractors. I have worked for both Black and White contractors before starting my own,” according to Joker.
9. White	White is between 50 and 59 years old (personal communication, September 17, 2016). He lives and owns a business in Tallahatchie County. He said that although his gift for carpentry work comes naturally, he must give some of the credit to the men in his family and his mother. His mother was good with math and that ability to simply to simply look at something and make a calculation about the size and cost has benefitted him over the years. Most of the carpentry jobs he has managed receive was through subcontracting. White said the reason why he opened his own business was because of his passion for carpentry and the ability to create came naturally. Success to him is that he is not in debt and is able to support his family using his carpentry skills.
10. Lady Bug	Lady Bug is in her 30s (personal communication, September 18, 2016). She lives and owns a private counseling business in Leflore County. She is the only Black owned counseling service in town. Lady Bug offers private counseling for families, individuals, and couples. Her business she says, “comes with a stigma, a taboo, which makes it hard to get clients that are Black.” Most of her clients are referrals from doctors, a person’s place of employment, and even insurance companies. Lady Bug has been in business for a little over 2 years. She has a quaint little office, neatly decorated on the top floor of an office building, that gives them a visual sense of privacy. She has a master’s degree in social work, and is a nationally certified counselor. Lady Bug said she started her private practice because she did not want to be boxed into

Participants Biography (continued).

Lady Bug (continued)	casework management as a career in social work. She also said, "Blacks in social work rarely move up, they are kept at the low level paying jobs that are mainly casework." At the time she opened her business, as a private counselor, the State Legislature had not approved the right for private counselors to bill insurance for services. This meant people who needed the services, or a private counselor could not afford to come. With the support of the EDGE Incubator she visited members of the State Legislature to plead the case and eventually the ruling was passed. Lady Bug attributes the success of her business to determination to overcome the stigma and get clients like African Americans, and convincing the State Legislature to allow individuals in private practice to bill State Medicaid for services.
11. Vonte	Vonte is in his 40s (personal communication, October 25, 2016). He lives and owns a fitness training center in Washington County. His facility has been open now for 4 years. He does not consider his facility a traditional gym but rather a personal training center. All memberships come with a personal trainer. To make sure he is qualified to help his members meet their health and fitness goals, Vonte has received five different highly-recognized certifications. He is a certified performance trainer with USA Weight Lifting, a nationally certified optimum performance trainer, a Top Dog CSCS (Certified Strength and Conditioning Specialist), a long-term strength and conditioning coach, and a member of strength and conditioning association that supports diversity in fitness and training. Vonte makes sure he is abreast of the latest trends, knowledge, and requirements in his field by working with his mentor coach. His mentor coach was a member of the US Olympics against Greece and he lives in Baton Rouge, Louisiana. Vonte has a promising career in the NFL but due to an injury he returned home. He said the inspiration for opening his facility lies in his desire to make change on the people around him when it comes to health and fitness. Since opening the business, he has already seen a change he says in the increase in the number of people walking for exercise outside his facility and the lifestyle changes they have adopted.
12. Diamond	Diamond is in her 40s and she is one of the three sisters who own the assisted living facility in Sunflower County (personal communication, January 6, 2017). However, she is the only sister that lives in the neighboring county. Diamond is also a certified CNA. Her reason for opening the business mirrors her sister and she said they have a sister that is disabled and the family joins in to care for her daily. Nevertheless, Diamond has a different opinion about the success of their business. She said, "No, I do not think we are successful yet because we still have a long way to go. Opening it was just the beginning, sure that was good. However,

Participants Biography (continued).

Diamond (continued)	since we are new to all of this it means we must keep it going. And like I said, we are still learning.”
13. Wellness Diva	Wellness Diva is in her 40s (personal communication, December 27, 2016). She has Ph.D. in epidemiology. Her drive to start a business was personal. She struggled with her chronic health conditions and wanted a better quality of life. Wellness Diva has studies diseases and health related issues and treatments for them other than conventional medicines. “Holistic options in the Delta are not plentiful like conventional medicine that doctors prescribe. When I started using holistic alternatives I began feeling better. So, I wanted to help other women,” she said. Starting out, she was not sure that she could turn what she loved into a business, holistic healthy alternatives, because there were not any resources in the Delta for her to seek for help. Wellness Diva, decided to launch her business 3 years ago using the World Wide Web. She said her business has done better than she expected in the Mississippi Delta. There is a population of women who too want a better quality of life in the Delta. She also sells outside of the Delta. For those reasons, Wellness Diva considers her business successful even though she has not reached the level of service she projected when starting out.
14. Sasha	Sasha is in her 40s (personal communication, January 6, 2017). She has a high school diploma and is a certified CNA. She has always been an employee but dreamed of being an employer one day. Sasha is a private sitter for individuals who need help with their daily life routines (e.g., cooking, bathing, driving, shopping, etc.). She decided to make her love for helping people with disabilities and her CNA license work for her. Sasha and her sisters opened an assisted living facility in Sunflower County, “This is what I know, why not make it work for me.” It has been 2 years now and we are still learning and in need, but we will not quit. I think they tried to force us to quit. When we started, all we knew was how to be a CNA but as for running a business we are learning. So, yes, I would say we have a successful business.”
15. Faith	Faith is in her 50s (personal communication, January 6, 2017). She is the third sister of the trio that owns the assisted living facility in Sunflower County. Faith was a licensed teacher with a bachelor’s degree using her skills and knowledge to work with special needs students. She left the school system entirely to start, open, and run the facility full time. She quoted one of her favorite verses in the bible “Faith is the essence of things not yet seen but believed.” So, she feels they are successful with only 2 years in business because the start was more than she figured but they did not quit.

Participants Biography (continued).

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- | | |
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| 16. The Sculptor | The Sculptor is in his 50s (personal communication, December 16, 2016). He lives in Coahoma County. He is the sole-owner of a wholesale manufactured frozen desserts company in the county, and the only one of its kind. Entrepreneurship is in his blood he said and therefore does not have the desire to be anything but self-employed. His entrepreneurial spirit was behind the opening of an art gallery, which was his first business. He once owned an art gallery in Coahoma County. The Sculptor has now been in business for over 5 years. To go from owning an art gallery to making frozen desserts is a one of kind opportunity that comes from within he says. The Sculptor believed only individuals that are determined to make it, can make something like this happen. You can buy his "high-premium product" at stores like Whole Foods and Kroger. He has been featured in six well known magazines (e.g., Delta Magazine, Southern Living). The Sculptor says he understand the struggle of a small business and one in the Mississippi Delta. To give back, he employs local students and buys as many ingredients he needs from local and Mississippi companies (e.g., dairy farmers). The Sculptor says his business is successful considering all that he has been able to achieve in five years because of his actions. He sells his product outside of Mississippi in other states and plans to open a store in his home town in the downtown tourist area where patrons can sit down and enjoy one of his frozen desserts. |
| 17. Platinum | Platinum is in his 40s, he is the owner of beauty and barbershop (personal communication, August 31, 2016). He lives in a small rural town in Bolivar County where he owns his business. The community is rural and does not offer much when it comes to personal care, recreation, shopping, and more. For major things, citizens must travel outside of the community. Platinum said he saw a need for a beauty and barbershop in his community. He attended barber school and eventually became a licensed barber. He rents chairs to licensed beauticians. Platinum said this business is not his primary source of income instead, but more so his way of meeting the needs of his community. He has been in business for nine years in his community. Platinum is the sole-proprietor of this business. Platinum said he has made his business a success because he is not in debt, he has retired from the military, and has flexibility to work when he wants because the barbershop and beauty shop is not his primary source of income. |
| 18. Andrew | Andrew is in her 40s (personal communication, October 31, 2016). She is a single mother, who was once on public assistance. However, she wanted more for herself and her family. Therefore, with the support of her family, she was able to enroll in cosmetology school and graduate. Andrew said she is licensed to do pedicures, manicures, facials, waxing, massages, and eye lashes. |
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Participants Biography (continued).

Andrew (continued)	After graduating, she worked for someone to learn the business and improve her skills. Even while working for someone else, she had plans of opening her own spa. She has always wanted to be self-employed and was proud of her accomplishments in life. Andrew says, "I am a role model for my boys." Andrew runs a successful spa in Humphreys County. She has loyal Black and White clients.
19. Journey	Journey is in his 50s and he lives in Sharkey County (personal communication, January 13, 2017). He attended college but did not complete it, he went to trade school and became a licensed funeral home director. His grandparents raised him. They were funeral home directors for 50 years. As a child, living in the back of the funeral home with his grandparents allowed Journey the opportunity to learn a skill and trade. Journey's grandparents were never self-employed. He made himself a promise, "I can do this. When I am grown, I will open my own funeral home." His grandmother did not live long enough to see him become the owner of a funeral, however, his grandfather did. Journey has been self-employed now for 19 years. He has plans of branching out to open more locations.
20. Ro	Ro is a young male in his 30s (personal communication, December 28, 2016). He owns a barbershop and what he calls a place for men to gather, young and old. These men do not get in trouble but like interacting and on a positive track in life and "looking good is part of positivity". Ro is only in his 30s, but he has been a licensed barber for 17 years now. He opened this own barbershop because he did not want to be an employee but rather an employer with control over his life and future plus as an employee he was moving from job to job, and one bad experience as a renter of a space when he opened his first barbershop. Ro consults with his father about matters pertaining to the business. He values his father's opinion, who is not self-employed, but because he has managed to be a successful husband, father, and provider of the family. He said, "He has never steered me wrong and my business has grown from his advice."
21. Willie Lee	Willie Lee is also in his 70s, but he will retire after 22 years in business as a barber and stylist of women hair (personal communication, December 27, 2016). His business was in Yazoo County in the same location for most of the 22 years. He started cutting hair in 1957 but went to Trade School to get his cosmetology degree in 1993. That opportunity to attend Trade School came from the previous job he had that closed. Willie Lee wanted a steady income and stability for his future retirement. He said he knew what to do to ensure he could retire comfortably and he did it. "As a self-employed cosmetologist, you have to pay into

Participants Biography (continued),

Willie Lee (continued)	the system and pay your taxes and I did. So, yes I think I was a success and had a successful business” says Willie Lee.
22. Blue	Blue is between 40 and 49 years old with an associate degree (personal communication, September 12, 2016). She moved back home to the Delta 6 years ago, after spending 15 years in the corporate world working in administration type services. After moving to Holmes County, she began to see the need for those administrative services here. Instead of opening an office, she wanted to take her service to the virtual platform. She says, “Entrepreneurs are like solo-preneurs, they are doing it all themselves and that is where I come in to provide support and services (e.g., invoicing, transcriptions, typing). I am their office at their convenience.” Her clients (e.g., truckers) are men and women that do not have the time to take care of administrative paper work. Even though the needs exist she says, “My business is not as successful, and it can and should be. My challenge right now is money to do the things I need to for my business to be successful (e.g., advertising and hiring staff).
23. Braves	Braves is a convenience corner store owner in his 50s (personal communication, September 1, 2016). He lives in Bolivar County where his business is located. He has been self-employed in his own business for 25 years. Braves has a bachelor’s degree in business management with a minor in accounting. Before becoming self-employed, he worked in different jobs for approximately 20 years. Throughout that time, he was able to move into management, even though it was lower level management. He aspired to move to upper management and, so he could use his education in business management and accounting. His plans for upper management never happened. He said, as years went by and the harder he worked to prove himself worthy of the upper management positions he applied for, he was always passed over and the jobs was given to a White person. That is what drove him to self-employment, which is a decision he has not regretted making, he said. Braves considers his business a success because he has started seeing the profits and therefore has plans to open another business in town.
24. Hakeem	Hakeem is in his 40s (personal communication, October 27, 2016). He lives in Coahoma County. Hakeem is nice dresser and has a passion for men clothing and accessories (e.g., ties, shoes, socks, hats, etc.). He turned this passion into a part-time business. His business is not a traditional store front setup because he travels to bring the clothes to his customers if they are not able to come to him. During the winter months, Hakeem spends more hours in his store located in the downtown section of town. Hakeem buys his

Participants Biography (continued).

Hakeem (continued)	clothes wholesale and from auctions. Tell him what the occasion is and what you are looking for and he says he will find it for you and bring it to you. Hakeem's grandfather owned a restaurant and every summer he worked in that business. He said, "those days, were invaluable in many ways, now that I look back." Hakeem does not think his business is successful but has hopes of reaching that point.
25. Bonnie	Bonnie is in her 50s and lives in Holmes County (personal communication, September 7, 2016). She has a bachelor's degree. Bonnie owns and operates a clothing store selling women's attire. She said, this business was started because her community did not have a women's clothing store. The nearest city for shopping is Jackson, Mississippi. Bonnie says getting her business started was challenging but she still considers it to be a success because she can pay her bills and keep inventory stocked.
26. Trass	Trass is in her 50s (personal communication, January 9, 2017). She owns a convenience and grocery store in her town. The business has been in her family for over 60 years. She has been the sole owner for over 20 years after inheriting it from her father. Working in the store alongside her father growing up has given her the skills she needed to continue the store. Trass has a high school diploma but says what she learned from her father she wishes she could do it again and learn some of the things she did not pay attention to because he ran the business like a wise man. Trass has employed 10 people from town and has no intentions on closing, even though it gets tough sometimes. She said, "Jobs around here are scarce and if I close that will affect 10 people and all the people that rely on me to meet their family needs. Yes, I consider my business successful – small at best but successful nonetheless".
27. Lady D	Lady D has a bachelor's degree in business management (personal communication, October 27, 2016). She is between 40 and 49 years old and owns a convenience store in Tallahatchie County. She sells gas and hot food (i.e., breakfast, lunch, and short orders). Her business is open seven days a week from 5:30 a.m. until 11:00 p.m. She has been in business for 12 years. The decision to open the business was because she was the one family member with excellent credit, and the skills to open and manage the business financially. Lady D said, "I am so good with money, that I still have money I was saving when I was in college and my bank continuously call me about investing because I have a lot of money saved." Initially this was family business but after deciding to open similar businesses in neighboring towns, she became the sole-owner. Lady D is also a full-time employee for a company where she is the plant manager overseeing hundreds of employees. Success for her is that she is the only Black owned store in the

Participant Biography (continued).

Lady D (continued)	community and has been for 12 years. She says the other reason is that, "I am helping my people here in town. I employ anyone but mainly my people, that come to me. I have employed a few single parents and I allow them to bring their children to work and feed them for free. The store is in town and walking distance."
28. Ann Bonds	Ann Bonds is in her 60s (personal communication, October 27, 2016). She lives and operated her business in Tunica County for twenty-three years, starting the 1960s. Ann has some college education, but she stopped and became self-employed. Ann had two businesses, a dress shop and a chemical manufacturing company. Her business partners were her mother and sister. She started the first business, which was the dress shop, because she wanted to make sure her mother had steady employment and income. When Ann opened the chemical manufacturing company, it grew so fast gaining her millions in contracts. She and her family were featured in Time Magazine in the 1980s as successful and promising minority women in business. She said she was not able to keep up with the demand and the inability to do so, manage two businesses, and manage large contracts became overwhelming. She closed the dress shop in 1994 and the chemical company in 1992 after her mother died. Ann's mother died, and she lost her will to be self-employed but not her will to help others in business. Ann now works with small business owners as an advisor to share her experience and knowledge. She advises them on financial matters, organizational and structure, marketing, management and growth, and much more.
29. Carolyn	Carolyn is in his 50s and is a trucker in Sunflower County (personal communication, November 12, 2016). He has been self-employed for 10 years. But he has been in the trucking industry for over 25 years. Carolyn's decision to become self-employed was always a plan in the making, he said. He loves the open road and freedom that tags along with it. He has a high school diploma but when it comes to trucking endorsements he has all the right ones that allows him to take advantage of the various opportunities offered to truckers with those special endorsements. Carolyn has a CDL license, hazardous materials endorsement of chemicals, and TWIC (Transportation Worker Identification Credentials). Carolyn feels his business is successful because he is not in debt, and has managed to buy other truckers and employ drivers.
30. International	International is in his 30s (personal communication, December 13, 2016). He lives and works in Washington County where he owns a trucking company. The company was started by his father in 1983. International said he has some college but did not complete it. In college, he studied accounting and financial management. International has been around big trucks since he was young. He

Participants Biography (continued).

International (continued)	grew up in a trucking family, where his dad and brothers were truckers. He could not get the hands-on training and learning in college, said International. International is involved in all aspects of the business. He fixes trucks, he oversees the business records, he trains drivers, and started driving trucks as a young boy, long before he was of age to get a license. “I was learning what I needed to know for the business. I have not regretted leaving college to work full time for myself.” Everything he has done about being self-employed has produced nothing short of success because they now have fourteen employees and nineteen trucks.
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